Index to Volumes XVIII and XIX.

A MOST Unfortunate Letter, 230
Accident Insurance Tickets, Sale of, Increased by Strike, 151
Adams, A. B., of St. Louis, 23
Adams, A. C., and Liverpool and London and Globe, 532
Adjournment of New York Legislature, 300
Adjustment Question, an Important, 8[illegible]b
Advertisements of Fire Insurance Companies to be Truthful, 137
Advertising Columns, Responsibility of a Newspaper for Contents of, 579
Advertising, Cost of Passage of Law in Reference to, 457
Advertising, the New York Law in Reference to, 351, 463, 495, 521
Advertising, the New York Law in Reference to, Satisfactory to Hartford Underwriters, 397
Ætna Fire, Chicago, History of, 467
Ætna Fire, Hartford, Authorized to Increase its Capital, 75
Ætna Fire, Hartford, Compared with other Companies, 397
Ætna Fire, Hartford, Contemplates Increase of Capital, 90
Ætna Fire, Hartford, Declares Dividend, 517, 573
Ætna Fire, Hartford, Elects New Directors, 397
Ætna Fire, Hartford, Halifax Agency, 455
Ætna Fire, Hartford, Judgment in favor of, 639
Ætna Fire, Hartford, New York Agency Removed, 245b
Ætna Fire, Hartford, Receives Conscience Money, 531
Ætna Life, Agent of, Reported Defaulter, 38a
Ætna Life and Corydon Weed's Bankruptcy, 639
Ætna Life, Chicago Agency, 309
Ætna Life Elects Vice-President, 412
Agency Business, Combinations for, 281
Agent, Life Insurance, Led Astray by a Widow, 84b
Agents, Authority of, 8
Agents and Brokers in Fire Insurance, 618
Agents and Brokers should select the best Companies, 618
Agents of Life Companies should be Instructed, 67
Agents should be Held to Strict Accountability, 31
Agents should be Treated Justly, 31
Agnew, Alexander, Chicago, Resigns Agency, 360
Agricultural Insurance Company, Watertown, Agent Arrested for Embezzlement, 151
Agricultural Mutual Assurance Association, Canada, Statement of, 523b
Alabama Gold Life in New Orleans, 79
Alarm, Unwarranted, 67
Albany Clergyman Insures His Sermons, 24
Albany Farce Dismissed, 300
Albany, Insurance at, 145
Albany, Insurance Committee to Report Bill, 191
Albany Investigation, The, 229
Albany, Legislation at, 145
Albany, Legislature on Life Insurance Salaries, 204a
Albany Letter, 74, 133, 142, 190, 243, 291, 345
Albemarle Insurance Company, Virginia, Re-insured, 255
Alcohol and Longevity, 180
Alexander, Edwin L., Death of, 91
Alexander, Vice-President, and a Philanthropist, 31
Alexander, William H., Toledo, 40
Alfriend T. M. & Son and the Fire Association of Philadelphia, 575
Alfriend, T. M. & Son, Sketch of, 602
Allemannia Insurance Company, Pittsburgh, Chicago Agency, 467
Allemannia Insurance Company, Pittsburgh, Cincinnati, Agency, 603, 642
Allemannia Insurance Company, Pittsburgh, Retirement of from New York, 83b, 143a
Allen A. T., Chicago, Forms Partnership, 256
Allen, Isaac H., Indicted for Perjury, 82, 555
Allen, John Adams, M. D., L.L.D., Elected President of Rush Medical College, 256
Alliance Insurance Company, Boston, Admitted to Illinois, 412
Alliance Insurance Company, Boston, Assessment by, Paid, 309
Alliance Insurance Company, Boston, Changes Officers, 139
Alliance Insurance Company, Boston, Withdraws Agencies, 151
Alliance Insurance Company, Boston, Withdraws from Maryland, 347
Alliger Bros. and Faneuil Hall Insurance Company, 205b
Alliger Bros. and the Commercial Union, 637
Alliger Bros., Financial Difficulty of, 523b
Alliger, Elijah, Elected Director in Faneuil Hall, 77
Alliger, Elijah, Indebtedness to Commercial Union Insurance Company, 597
Alliger, Elijah, sails for Europe, 531
Alliger Elijah, Visit of, to London, 575
Amazon Insurance Company, Cincinnati, and Kentucky Insurance Department, 636
Amazon Insurance Company, Cincinnati, Business Partially Re-insured, 309
Amazon Insurance Company, Cincinnati, Reduces its Capital, 467
Amazon Insurance Company, Cincinnati, Withdrawing Agencies, 256
American and English Fire Underwriting Compared, 520
American Exchange and Review, The, Changes its Character, 99
American Exchange Fire, New York, admitted to Illinois, 642
American Fire Makes Scrip Dividends, 412
American Fire, Philadelphia, Indianapolis Agency, 467
American Fire, Philadelphia, St. Louis Agency, 544
American Insurance Company, Chicago, Examined by Illinois Department, 463
American Insurance Company, Chicago, Wisdom in Circular by, 643
American Life, Loss in New Orleans, 26
American National Trust, New Haven, and its Building, 36
American Popular Life and its Fanciful Theories, 249
American Popular Life and its Vices, 300
American Popular Life Asks Legislation, 74
American Popular Life, Bill to Amend Charter, 137
American Popular Life, Effort to Amend Charter, 292
American Popular Life, Inquiry in Reference to, 399
American Popular Life, Loans on Real Estate, 131
American Popular Life, Loses Lawsuit, 91
American Popular Life, Numerous Frauds in the Management of Discovered, 464
American Popular Life, Officers' Salaries, 134
American Popular Life, Receiver Appointed for, 357
American Popular Life, Reported Insolvent, 246a
American Popular Life, Stockholders of Sued for the Recovery of Dividends, 598
American Risks, English View of, 352
Amity Insurance Company, Removal of, 890
Amity, Resolute and Commerce Embarking in Agency Business, 37a
Anderson, John J., Receiver, Removed, 146
Anderson, John J., Receiver, Report of, 83, 831
Anderson, W. E., Raleigh, Elected Vice-President, 84b
Anderson & Nason, Galveston, Company Transferred from, [illegible]
Anderson & Stanton, New York, Take Agency of Companies, 256
Anderson & Stanton, New York, Office Removed, 245a
Andrews, R. R., Halifax, Arrested for Embezzlement, 204
Andrews, R. R., Halifax, Arrested for Perjury, not Embezzlement, 256
Andrews, R. R., Halifax, Discharged, 256
Anonymous Circulars Employed by Companies, 557
Anonymous Correspondent Cannot be Answered, 79
Anonymous Correspondent Gives His Name, 203a
Another Defaulting Insurance Agent, 38a
Another Increase of Capital, 38a
Anxiety, Just Cause for, 180
Apology, The New York Times Makes An, 80
Appleby's, Receiver, of Metropolitan Fire, Expectations
Arctic Fire, New York, Asks Amendment to Charter, 74
Arctic Fire, Charter of Amended, 293
Arctic Fire, New York, Impaired, 525b
Arctic Fire, New York, Retires from Michigan, 598
Are the Contracts usurious? 616
"Argus" Arraigned by a Non-Boarder, 243
Armenia, Pittsburg, Retires from Agency Business, 39
Armenia, Pittsburg, Retires from Michigan, 151
Armenia, Pittsburg, Retires from New York, 83b
Armstrong & Race, Providence, Dissolve, 603
Asbury Life, Inquiry in Reference to, 524
Ashworth, William, Chicago, Territory of, Enlarged, 309
Askell *vs.* Commercial Insurance Company, 86b
Assault, A Cowardly, 147
Assessment on Premium Note, Non-Payment of, 86b
Assets of Fire Insurance Companies, 71
Assets of Life Insurance Companies, 22
Assets, the, of some British Compnnies, 624
Assignment of Married Women's Policies, 74
Association, A Tariff, 282
Atkinson, J Wilder, Wilmington, North Carolina, 27
Atlanta Board of Underwriters, Election of Officers, 37a
Atlanta, Companies in Form a Union, 455
Atlanta Letter, 200a, 248, 294, 399, 454, 574
Atlanta Local Board Elects Officers, 37a
Atlanta, Local Board Organized in, 399
Atlanta, Meeting of Underwriters at, 255
Atlanta, Rates in, 575
Atlanta the Insurance Centre of the South, 575
Atlanta, The Underwriters of, 578
Atlantic and Pacific, Chicago, History of, 407
Atlantic and Pacific, Chicago, Inquiry in Reference to, 203a
Atlantic Insurance Company in New Orleans, 25
Atlantic Insurance Company, New York Agency, 597
Atlantic Mutual Life, Alleged Insolvency of, 303
Atlantic Mutual Life and Superintendent Smyth, 299
Atlantic Mutual Life Deficiency Must be Made Good, 357
Atlantic Mutual Life, Effort to Save, 525b
Atlantic Mutual Life, Examination of, 293
Atlantic Mutual Life, in Bankruptcy Court, 638
Atlantic Mutual Life, Inquiry in Reference to, 523, 633
Atlantic Mutual Life, Loans on Real Estate, 134
Atlantic Mutual Life, Officers' Salaries, 134
Atlantic Mutual Life, Receiver Appointed for, 464
Atlantic Mutual Marine, Scrip of, Forged, 524b
Atlantic Underwriters' Association, Philadelphia, Western Business of, 531
Atlantic National Bank, Suit of Guardian Life Against, 37a
Atlas Fire, Hartford, Adopts THE SPECTATOR's Recommendation, 460
Atlas Fire, Hartford, Decided to Wind Up, 451
Atlas Fire, Hartford, Should Wind Up, 403
Atlas Fire, Hartford, Situation of Not Surprising, 403
Atlas Fire, Hartford, Troubles of, 397
Attorney-General Fairchild and his Quarrel with Superintendent Smyth, 190, 197, 202b
Attorneys for Foreign Companies in New York, How Appointed, 525b
Atwood, David, Madison, Elected President, 78
Auction Sale of Life Policies, 204
Authority of Agents, 87
Ayres, Mrs. C. E., Albany, and the Phœnix Mutual Life, 397

BACON, F. A., St. Louis, and Standard Fire, Trenton, 167
Bacon, Francis, Boston, death of, 308
Bacon, President, China Mutual, Does Not Resign, 77
Bagley, Governor, not a Director of Michigan Mutual Life, 143a
Bagley, Governor, of Michigan, on Insurance, 83, 84a
Baker *vs.* Home Life, 86b
Baker, Alfred G., and Philadelphia Fire Insurance Patrol, 76
Baker, Alfred G., Elected President of National Board, 298
Baldwin, F. L., Chicago and United States Life, 204
Baldwin, Henry W., and United States Life, 85
Baldwin, Henry W., Attacked by Secretary Kelsey, 45
Baldwin, Henry W., New Business Done by, 642
Baldwin, Henry W., Willing to be Tried, 303
Baldwin, John, Baltimore, Suicide of, 298
Ball, Dr. William, New Orleans, Found Dead, 26
Baltimore, Advent of New Companies in, 247
Baltimore, Agency Changes in, 247
Baltimore Fire Insurance Company, Death of Secretary, 201
Baltimore, Fires in, 199a, 248, 347, 517
Baltimore, Gasoline Fires in, 298
Baltimore, Letter, 199a, 247, 298, 347, 452, 517, 626
Baltimore, New Eng and Mutuals Insure Mills in, 626
Baltimore, Precautions Against Fires in, 247
Baltimore, Rates in, 452, 517, 626
Baltimore, Risks Placed Through New York Brokers, 247
Baltimore Underwriter, The, Nonsense of Correspondent of, 355
Bangor Insurance Company Withdraws Agencies, 151
Bangor Insurance Company Withdraws from Maryland, 347
Bankrupt Continental Life, The, 146
Bankrupt Life Companies, How Should be Treated, 619
Bankrupt Life Companies, Relief for Creditors of, 491
Banks, Charles M., New York, Established as Broker, 255
Banks of Hartford, Trouble with, 138
Barker, P. A., New Orleans, and Massachusetts Life, 142, 151
Barnes, W. H., Mount Vernon, Ohio, and Union Mutual Life, 360
Barrett, O. W., Chicago, and Virginia State Insurance Company, 150, 531
Barring, H., Wilkesbarre, Sued for Libel, 40
Baton Rouge, Fires in, 142
Battle, K. P., President, Resigns.
Baylis, Thomas Hutchinson, England, Death of, 39
Beath, R. B., Pottsville, Appointed Secretary, 40
Beaver and Toronto, Mutual Insurance Company, Winding up, 467
Bedell, Violetta A., against North America Life, 464
Beers, William H., Expected to Arrive from Europe, 464
Belden, Milwaukee Agent of Traveler's, 26
Belden, John S., Residence of, Burnt, 256
Belknap, Ethelbert, Against North America Life, 144, 204a
Belknap, Ethelbert, Suit of, Against North America Life, Dismissed, 246a
Ben Franklin Fire, Pittsburg, Withdraws from Missouri, 574
Benner, Fire Marshal, on Recent Chicago Fires, 632
Bennett, J. B., Chicago, at St. John, 412
Bentley & MacFarland, St. Louis, Appointed Agents, 296
Berkshire Life, Bigelow *vs.*, 85b
Berkshire Life, Annual Statement of, 145a
Berkshire Life, Cleveland Agency, 361
Berkstresser, R.W., Pittsburg, Arrested for Embezzlement, 210
Berlin—Cologne Fire, California Agency, 39
Beveridge, David, Valuable Paper by, 642
Bewley, John H., Belknap Against, 144
Bigelow, Coit & Peck and Phœnix Fire, Hartford, 293
Bigelow *vs.* Berkshire Life, 85b
Bigelow, C. H., Visits St. Louis, 349
Bigelow, George T., Boston, Resigns, 625
Bigelow, H. B. P., Chicago, Removes Office, 360
Bigelow, Henry C., Boston, Elected President, 139, 151
Biographies of New York Legislative Insurance Committee, 75
Blackmailing Freely Charged, 84
Blackwelder, J. S., Marriage of, 255
Blanchard, M. C., Atlanta, Misrepresented by THE SPECTATOR Correspondent, 460
Blanchette, Canada, Incendiary Sentenced to Penitentiary, 150
Blake, E. D., Boston, 38a
Bliven, Charles E., General Agent, Toledo, 90
Block, Frank, St. Louis, Changes Companies, 360
Blodgett, A. C., Interesting Speech by, at Meeting of North Western Association, 604
Blossom, H. M. & Co., of St. Louis, 23
Blue Book, The Handsome, but Erroneous, 243a
Board and Tariff, 242

113001

Board of Underwriters, Chicago, Elects Officers, 84*b*
Boatmen's Insurance and Trust Company, St. Louis, Cost of Re-insuring, 518
Boatmen's Insurance and Trust Company, St. Louis, Re-insured, 467
Bodley, H. I., St. Louis and Northwestern National, 467
Bogart, Cornelius R., M. D., New York, Death of, 642
Bolton, James, Hartford, and Charter Oak Life, 84
Bonham, Texas, Fire in, 79
Boos *vs.* World Life, 86*b*
Boston, Benefiting by its Benevolence, 467
Boston, Effort to Suppress Underground Insurance in, 151
Boston, Fires in, 38*a*
Boston Fire, Reminder of, 84*b*
Boston Fire, Litigation in Consequence of, Ended, 91
Boston Fire District System to be Imitated in New York, 459
Boston, Fire Alarm Signals in, 451
Boston, Good Work by Underwriters Union, 572
Boston, Inspection of Buildings in, 531
Boston Letter, 23, 77, 138, 198, 451, 515, 572, 624
Boston, Life Insurance Companies' Buildings in, 516
Boston, New York Water Supply Criticized by, 515
Boston, Protective Department, 198, 205*b*
Boston, Rates in, 515, 572
Boston Underwriters, Indianapolis Agency, 519
Boston Underwriters Union, Election of Officers, 38*a*
Boston Underwriters Union, Making Assessment, 516
Bouck, Christian W., Resignation of, 300
Bouck, Christian W., Sketch of, 356
Boult, Louis H., Appointed Sub-Manager, 309
Bowers, Caleb B., New Haven, Appointed Commissioner National Capitol Building, 361
Bowers, Henry E., Banquet to, 39
Bowers, Henry E., Places St. Louis Agency, 256
Bowers, Henry E., Removes to New York, 77
Bowker, Albert, Boston, and Boston Underwriters Union, 38*a*
Bowman, F. J., St. Louis and Boston Insurance Companies, 23
Bowman, F. J., St. Louis, and his Professional Methods, 453, 627
Bowman, F. J., St. Louis, Busy as Usual, 573
Bowman, F. J., St. Louis, Exhibiting "Cheek," 517
Bowman, F. J., St. Louis, Procures Arrest of H.W. Hough, 412
Bowman, F. J., St. Louis, Properly Characterized by THE SPECTATOR'S Correspondent, 460
Bowman, F. J., St. Louis, To be Disbarred, 460
Bowmar, Dan. M., Chicago, and Franklin Insurance Company of St. Louis, 603
Bowmar, Dan. M., Chicago, Office Removed, 245*a*
Bowmar, Dan. M., Chicago, Resumes Business, 151
Boyd, I. S., Atlanta, 27
Bradley, H. D., Elected Secretary, 205*b*
Bradley, Charles, Washington, Refuses Polite Request, 334
Bradley, H. I. & Co., St. Louis, and Northwestern National, Milwaukee, 454
Bradley, Senator, To Retire from Insurance Committee, 75
Brent, T. C., Appointed Assistant Secretary, 603
Brewers and Maltsters Insurance Company, Impaired, 524*b*
Brewers Insurance Company, Milwaukee, Retirement of, from New York, 83*b*
Brewers Insurance Company, Milwaukee, Re-insured, 151
Brief Glance at Facts, which are not Generally Apprehended, 280
Bring Them to Trial, 555
British America, Toronto, Appoints Sub-Manager, 309
British America, Toronto, Atlanta Agency, 574
British America, Toronto, its New Building, 523*b*
British America, Toronto, Meeting of General Agents of, 455
British America, Toronto, Mobile Agency, 27, 40
British America, Toronto, New York Agency, 597
British America, Toronto, Northwestern Agency, 309
British America, Toronto, Picture of New Building of, 523*b*
British America, Toronto, Removes to New Building, 455
British America, Toronto, Southern Department, 399
British America, Toronto, Texas Agency, 79
British and Foreign Marine, Liverpool, Admitted to Illinois, 467
British and Foreign Marine, Liverpool, New Orleans Agency, 25
British Companies' Contemplate Changing United States Agency System, 581
British Companies, The Assets of Some, 624
Britton, A. M., Indicted for Perjury, 148
Britton, A. M., Indictment of, Quashed, 247
Brokers and their Practices, 143
Brokers, How Treated in Galveston, 200*a*
Brokers in Boston Arrested, 151
Brokers in Chicago, Troubles of, 459
Brokers in Massachusetts to be made Honest, 206*b*
Brokers Not Allowed to Live in Cleveland, 360
Brokers, Useless, 143, 143*a*
Brokers and Commissioner Rhodes, 143*a*
Brokers in Life Insurance Companies Stock, 351
Brokers in Life Insurance Companies Stock, Recommendation to, 354
Brokers Insurance, Bill in New York Legislature in Reference to, 193
Brooklyn and New York Mortgages to Life Insurance Companies, 35, 85*a*, 145*a*, 204*b*, 245*a*, 303, 357, 405, 601, 639
Brooklyn Life, Election of Officers, 300
Brooklyn Life, Loans on Real Estate, 134
Brooklyn Life, Officers' Salaries, 134
Brooklyn Life, Sketch of, 356
Brooklyn Theatre Calamity, 16, 35, 84
Brooks, Erastus, and the American Popular Management, 636
Brooks & Manning, Cleveland and Manufacturers' Fire and Marine, Boston, 360
Brown, H. H., Chicago and Local Board, 84*b*
Brown, H. H., Chicago and the Tradesman, 151
Brown, H. H., Chicago, Resigns Agency, 151
Brown, Lafayette P., Absurd Rumor in Reference to, 412
Brown, M. O., Chicago and the Commonwealth, Boston, 91
Brown, M. O., Chicago, Marriage of, 603
Brown, N., Caught Swindling, 83*b*
Brown, S. Stanley, Secretary Commercial Union, in New York, 523*b*
Brown T. Y., and Glens Falls Insurance Company, 642
Brown, Timothy, Madison, Elected Treasurer, 78
Brown, W. B., Milwaukee, Death of, 140
Brown, W. B., Milwaukee, Ill., 77
Brown & Marsh, Chicago and Jefferson Insurance Company, St. Louis, 537
Bruce, Hamilton, New York and National Fire of Baltimore, 150
Bruce, Hamilton, New York, Death of, 524*b*
Bryant, Carolan, O'Brien and the New York Insurance Department, 353
Bryant, E. W., Card from, 152
Bryant, E. W., Going to Europe, 84
Bryant, E. W., in Boston, 77
Bryant, E. W., Indicted for Perjury, 148
Bryant, E. W., Indictment of, Quashed, 247
Bryant, E. W., Returns from Europe, 464
Buchan, Lawrence, Toronto, Appointed Manager of Scottish Commercial, 603
Buell, James, President, Acts Wisely, 30
Buell, W. C., & Son, Troy, Remove Office, 255
Buffalo German, and its New Building, 39
Buffalo German, New York Agency, 202*b*
Buffalo, Promise of New Reservoir in, 467
Buffalo to have Local Board, 255
Builders Mutual, Boston, Comes to Grief, 139
Builders Mutual, Boston, Medina *vs.*, 87
Builders Mutual, Boston, Retirement of, 83*b*
Building, Description of, 87
Building Law, St. Louis, Violated, 39
Building Society, Talk of, in Milwaukee, 26
Building, What Does Policy on, Cover, 629
Bulkeley, William M., Elected Vice-President, 412
Bullwinkle, Captain Ben., Chicago, Accident of, 90
Bullwinkle, Captain Ben., Chicago, and His Work, 243*a*
Burglary Insurance Company, Forming in New York, 150
Burlington, Iowa, New Swindle in, 30
Burning Fluid, What is a? 231, 283
Burns, James F., Marriage of, 201
Burt, L. C., and Charter Oak Life, 642
Burt, L. C., Indianapolis, Removes to Cincinnati, 628
Busk, J. A., Chicago, Resigns Agency, 201
Butler, William T., Philadelphia, 77
Buttrick, George M., Boston, 38*a*

CADY, JAY D., Pittsburgh, Charged with Embezzlement, 531
Caisse Générale, La, Admitted to New York, 85*b*
Caisse Générale, La, And the New York Insurance Department, 353, 400
Caisse Générale, La, Baltimore Agency, 247
Caisse Générale, La, Galveston Agency, 519
Caisse Générale, La, Reinsures Missouri Business of Virginia Companies, 467
Caisse Générale, La, Report of Examination of, 643
Caisse Générale, La, To be Examined by Illinois Department, 467
Caldwell, W. W., Indianapolis, Removed to Chicago, 603
California, Fire Insurance in, 205*b*
Cameron, Georgia, Lunatic Causes Fire, 151
Cameron, F. H., Vice-President, Elected to Presidency, 84*b*
Campbell, William Middleton, Director Commercial Union, in New York, 523*b*
Canada Agricultural Insurance Company, Reducing Its Capital, 143*a*
Canada Agricultural Insurance Company, Stockholders Pass Resolution, 206*b*
Canada Deposit Law, 250
Canada, Fire Insurance in, Unprofitable, 100*a*
Canada, Fires in, 455, 519, 575
Canada Guarantee Company, Surveying Field in New York 151
Canada, Large Losses in, 143*a*
Canada, Legislation in, 37*a*, 202*b*, 246*a*, 250, 202*b*
Canada Letter, 349, 398, 455, 519
Canada Life, Annual Meeting of, 519
Canada Life, Sketch of, 523*a*
Canada, Life Insurance in, 303
Canada, Organized Underwriters in, 30
Canada, Rates in, 349, 455, 522
Canadian and English Papers Doing Wrong, 202*b*
Capital, Small, in Underwriting, 438, 556, 577
Capitol City Fire, Wants Time to Pay Claim, 626
Capital City Fire, Washington, Annual Statement of, 151
Capital City Insurance Company, Washington, Inquiry in Reference to, 520, 578
Carey, E. J., Milwaukee, 24
Carns & Wright, Letter from, in Reference to Friction Joke, 629
Carpenter, George O., Boston, Elected President, 23, 38*a*
Carpenter, George O., and Boston, Protective Department, 198
Carpenter, John S., Louisville and Penn Mutual Life, 308
Carr & Laun, New Orleans, Swindles by, 142
Carroll, J. H., San Francisco, Elected President, 39, 308
Carroll, Jerome C., Re-elected Secretary, 308
Carroll & Powell, Succeed to Business of Old Firm, 531
Carrollton Insurance Company, New Orleans, in Liquidation, 296
Cary, John B., Richmond, 642
Case Robert L., Indicted for Perjury, 85, 555
Case, Robert L., Jr., Indicted for Perjury, 85, 555
Centennarians in New York, 204
Centennial, The Effect of, Upon Life Insurance, 17
"Centennial, The" of Iowa, 30
Central City Fire, Selma, Alabama, Misrepresented, 464
Chaffee, K. S., Elected President, 77, 205*b*
Chaffee, K. S., Elected Vice-President, 38*a*
Chamber of Life Insurance and Taxes in Pennsylvania, 84*b*
Chamber of Life Insurance, Meeting of, 37
Chamber of Life Insurance, Policy Claims Paid by Members of, 83*b*, 145*a*, 593
Chamber of Life Insurance, Secretary Answers Indiana Legislature, 129
Chamber of Life Insurance, Secretary Testifies Before Legislative Committee, 197
Chamber of Life Insurance, Testimony of the Secretary of, 206*a*
Chamber of Life Insurance to be Investigated, 192
Chamber of Life Insurance, What has Become of the, 404
Chamberlain, W. S., To be President of New Company, 199*a*
Chamberlin, John W., New York, Resigns, 84*b*
Chandler, Henry R. & Co., and Buffalo-German, 202*b*
Chandler, Henry R. & Co., Have a Vacancy, 151
Chandler, Henry R. & Co., Take New Partner, 90
Change, A, of Tone, 282
Chard, Thomas C., Chicago, Marriage of, 603
Charter Oak Life, 383, 405, 437
Charter Oak Life, Absurd Stories in Reference to Jewell and Furber, 453
Charter Oak Life, Acts of Insurance Department in Reference to, Should be Investigated, 402
Charter Oak Life and Its Clock, 138
Charter Oak Life and Its New York Real Estate, 521*a*
Charter Oak Life and Its Recent Transactions in New York Real Estate, 29
Charter Oak Life, Columbus, Ohio, Agency, 361
Charter Oak Life, Columbus, Ohio, Policyholders, 598
Charter Oak Life, Deficiency, 352
Charter Oak Life Dismisses Old Employe, 468
Charter Oak Life, Effort to Avoid Receivership, 525
Charter Oak Life, Examination of, Asked, 84
Charter Oak Life Forbidden to do Business in New York, 467
Charter Oak Life, Hartford Newspapers on the Condition of, 397
Charter Oak Life, Howell *vs.* 87
Charter Oak Life, Lachrymose Insurance Prints on, 412
Charter Oak Life, Makes Wise Selection of Director, 461
Charter Oak Life, New Management of Opposed, 521*a*
Charter Oak Life, Ohio Agency, 531
Charter Oak Life, Ohio and Indiana Agencies Consolidated 642
Charter Oak Life, Policyholders Congratulated, 404
Charter Oak Life, Proposed Investigation of, 86*a*
Charter Oak Life, Receiver for Ought not to be Appointed, 384
Charter Oak Life, Reorganization of the, 462
Charter Oak Life, Report of Special Committee on, (July Postscript.)
Charter Oak Life, St. Louis Agency, 360
Charter Oak Life, Startling Story of Contracts with Wiggin and White, 459
Charter Oak Life, Testimony in Reference to Change of Officers, 197, 206*a*
Charter Oak Life to be Examined by Special Commissioner from Indiana, 404
Charter Oak Life, Troubles of and Management of, 572
Charter Oak Life, Unsuccessful Effort to Settle with Allen Estate, 603
Charter Oak Life, What Citizens of Hartford Should do with the Wreckers of, 401
Charter Oak Life, Will It Succeed? 438
Charter Oak's, The, New Move, 525
Charts, THE SPECTATOR, Statistics from, 87
Chase, President of National Board, Address of, 233
Chase, President of National Board Declines Re-election, 300
Chicago Adding Fire Alarm Telegraph Boxes, 90
Chicago and Boston Fires, Served Good Purpose, 127
Chicago, Another Fire in, With a Lesson, 577
Chicago Bankrupt Insurance Companies, 358, 407
Chicago Board of Underwriters Elects Officers, 84*b*
Chicago Board of Underwriters, Reduction of Rates by, 91
Chicago Business Sought by Companies, 151
Chicago, Excellent Fire Department of, 31
Chicago Fire Alarm Telegraph, Increased Facility of, 90
Chicago Fire Department, 22
Chicago Fire Department, Appropriation for, 143*a*
Chicago, Fire Hazard in, 82
Chicago Fire Insurance Company, Assignee of, Sues Stockholders, 642
Chicago Fire Insurance Company, History of, 407
Chicago Fire, Litigation caused by, 76
Chicago Fire Patrol, 32, 243*a*
Chicago Fire Patrol to have New Building, 464
Chicago Fires, 36, 38*a*, 85*b*
Chicago, Great Fire in, 630
Chicago Happy, 31
Chicago, How Rates are Made in, 629
Chicago Immodesty, 82
Chicago, Legislation by, in reference to Fire Crackers, 353
Chicago Life, How Failure was Brought About, 403
Chicago Life Insolvent, 406
Chicago Life List of Policyholders, Purchased by National Life, of the United States, 464
Chicago Life Under Examination, 360
Chicago, New Buildings in, 39
Chicago, New York Local Companies Adopt Questionable Course in, 361
Chicago, Rates in, 91, 245*a*, 412, 531
Chicago, Reckless Underwriting in, 522
Chicago Should be Modest, 31
Chicago Still Quarreling with Underwriters, 32
Chicago, Troubles of Insurance Brokers in, 459
Child, John A., Disappearance of, 37*a*
Cheney, Arthur, Boston, Accuses Insurance Agent of Attempt to Black mail, 139
Chester, Dwight, on Massachusetts Non-forfeiture Law, 139
Christian, William H., Death of, 37*a*
Christmas Day, Gas Explosion in Broadway on, 36
Church, Ira A., Atlanta, Arrested for Embezzlement, 151
Church, John D, Chicago, Goes to Lowell, Mass, 204
Cigars, Quantity Burnt in the United States, 150
Cincinnati Companies Over-valuing Real Estate, 412
Cincinnati Local Board Ceased, 255
Citizens Insurance Company, Cincinnati, Forms Combination, 39
Citizens Insurance Company, Newark, 463
Citizens Insurance Company, Newark, and Charles E. Ross, St. Louis, 296
Citizens Insurance Company, Newark, Appoints Secretary, 151
Citizens Insurance Company, Newark, Discontinues Western Department, 151
Citizens Insurance Company, Newark, Retires from Texas, 142
Citizens Insurance Company, Newark, St. Louis Agency, 39
Citizens Insurance Company, St. Louis, Chicago Agency, 531
Citizens Mutual, Boston, Changes President, 139
Citizens Mutual, Boston, Difficulties at Election, 90
Citizens Mutual, Boston, Elects President, 151
City Fire, New York, Wishes to Reduce Number of Directors, 74

Clamor, Misdirected, 635
Clapp, John W., Not Bad but Weak, 403
Clark, Thomas F., Assaulted by Douglass Walker, 147
Clark & Jackson Form New Firm in Detroit, 467
Clarke, Ex-Commissioner, on Massachusetts Non-forfeiture Law, 139
Clarke, George C., Chicago, Loses Partner, 39
Clarke, George C. & Co., Chicago, Purchase Stock of National Life, of United States, 603
Clarkson, H., and Connecticut Fire, 573
Cleveland, H. M., of Special Insurance Commission of Connecticut, Continues Farce, 131
Cleveland Local Board, 361
Cleveland to Have Scott-Uda Ladder, 39
Coart, William C., Columbus, Georgia, Complimented, 201a
Coffin, William J., Death of, 514b
Cohen, Alexander, Milwaukee, and Germania Fire, 248
Cohen, S. E., Publishes New York Insurance Directory, 531
Coincidence, An Extraordinary, 147
Cole, William M., Elected President, 300
Cole, William M., Sketch of, 356
Cole & Dow, Boston, Dissolved, 139
Coleman, W. T., and the American Popular Management, 636
Colling, J. T., Secretary, Cincinatti, a Defaulter, 642
Collins, Martin, Arraigns "Argus," 243
Collins, Martin, St. Louis, Loss of Agency of, 202a
Colyer, Robert, Chicago, On Life Insurance, 85
Colony, Alfred T., New Hampshire, Suicide, 39
Colorado, Novel Provision in Policy, 76
Colton, James M., Special for Companies in Texas, 295
Columbia Life and Banking Company, Mississippi, Appoints Agent, 412
Columbia Life and its Troubles, 348
Columbia Life, Examination of, 295
Columbia Life in a Muddle, 202a
Columbia Life Injunction Made Perpetual, 574
Columbia Life, Loss in New Orleans, 26
Columbia Life Officers, Indictments of, Quashed, 247
Columbus, Ohio, Policyholders in, of Charter Oak Life, 593
Combinations for Agency Business, 281
Combustion, Spontaneous, 72, 128
Commerce Fire, Albany, Boston Agency, 85b
Commerce Fire, Albany, Surplus of, 90
Commerce Fire, New York, Boston Agency, 23
Commerce Fire, New York Office Removed, 245a
Commerce, Resolute and Amity Embarking in Agency Business, 37a
Commercial Insurance Company, Askell *vs.*, 86b
Commercial Insurance Company, California, 206b
Commercial Insurance Company, Chicago, History of, 358
Commercial Insurance Company, Montgomery, Successful, 201a
Commercial Insurance Company, New Orleans, Dividends of, 296
Commercial Insurance Company, New Orleans, to Dissolve, 203a
Commercial Insurance Company, New York, Chicago Agency, 308
Commercial Insurance Company, St. Louis, Causes of Failure of, 347, 348
Commercial Insurance Company, St. Louis, Changes Galveston Agency, 200a
Commercial Insurance Company, St. Louis, Disastrous Failure of, 348
Commercial Insurance Company, St. Louis, Delegation in Connection with Failure of, 452
Commercial Insurance Company, St. Louis, Makes Assignment, 407
Commercial Insurance Company, St. Louis, Story of, Disgraceful to Commissioner Price, 460
Commercial Insurance Company, St. Louis, Story of Failure of, 353
Commercial Union, London, and the Alliger Brothers, 637
Commercial Union, London, Assemblage of Foreign Managers of, 575
Commercial Union, London, Contemplated Change by, 523b
Commercial Union, London, New York Agency Troubles, 597
Commercial Union, London, Re-insures Oswego and Onandaga, 83b
Commercial Union, London, Special, Assigned, 39
Commercial World, The London, Misinformed, 582
Commercial World, The London, on Continental Life Failure, 32
Commission, An Insurance, 83a, 126
Commission, Special Insurance, Recommended, 82
Commissioners and Superintendents of Insurance Departments to have Mass Meeting, 404
Commissions, Excessive, Paid by Fire Insurance Companies, 412
Committee, A Useful, 36
Committees, Insurance, New York Senate, 74
Committee, Special, to be Appointed to Examine Life Companies of New York, 74
Committee, Insurance, in State Legislatures, 84b
Commonwealth Insurance Company, Boston, St. Louis Agency, 467
Commonwealth Insurance Company, Boston, Western Department, 91
Companies with Small Capitals, 438, 556, 577
Competition Between Life Companies, Objectionable, 84
Competition, Improper Methods of, 557
Concentrating Risks in New York City, New York Board of Underwriters Desires to Prevent, 464
Condition, The, of the Security Life Insurance and Annuity Company, 72
Conditions, Waiver of, 86b
Confidence, Is Life Insurance Entitled to, 331
Connecticut, Fire and Marine Insurance in, 290
Connecticut Fire and its Calendar, 75, 138
Connecticut Fire, Blunders of New York Mail in Reference to, 138
Connecticut Fire Changes Galveston Agency, 200a
Connecticut Fire Closes New York Agency, 246
Connecticut Fire, Eastern Agency, 195
Connecticut Fire Elects New Directors, 397
Connecticut Fire, Nashville Agency, 201
Connecticut Fire, Western Special Agent, 573
Connecticut Insurance Department should be Investigated, 401, 402
Connecticut, Life Insurance in, 449
Connecticut Mutual Life, Agent of, a Defaulter, 642
Connecticut Mutual Life, Amusing Statement in Reference to, 243a
Connecticut Mutual Life and Potter Palmer's Indebtedness, 412
Connecticut Mutual Life and the Home Life Unfairly Compared by The Insurance Monitor, 289
Connecticut Mutual Life, Annual Statement of, 147
Connecticut Mutual Life, Appointments by, 357
Connecticut Mutual Life, Cincinnati Agency, 204
Connecticut Mutual Life, Death of New York Agent, 243a, 304
Connecticut Mutual Life, Death of Vice President, 294
Connecticut Mutual Life, Inquiry in Reference to, 633
Connecticut Mutual Life, Investments Examined, 531
Connecticut Mutual Life, New York Agency, 357
Connecticut Mutual Life, Salaries of Officers of, 246
Connecticut Mutual Life, St. Louis Agency, 357
Connecticut, Proposed Change of the Basis of Reserves, 147
Connecticut Proposes to Investigate, 817
Connecticut Special Commission and the Charter Oak Life, 352
Connecticut Special Commission Promises a Report, 603
Connecticut Special Commission Promises to Resume Labor, 467
Connecticut Special Commission should be Investigated, 402
Conscience Money Sent to Ætna Fire, Hartford, 531
Conspiracy Alleged against Superintendent Smyth, 581
Continental, the Bankrupt, 146
Continental Fire, New York, Nonsense About, 355
Continental Fire, New York, Protects Itself, 25
Continental Life, New York, 15, 16, 28, 123, 246, 303
Continental Life, New York, and its Robberies, 125
Continental Life, New York, Change of Receivers, 357
Continental Life, New York, English Criticism on, 32
Continental Life, New York, Failure of, in Mobile, 141
Continental Life, New York, in Massachusetts, 24
Continental Life, New York, in Philadelphia, 25
Continental Life, New York, Inquiries in Reference to, 248
Continental Life, New York, Leniency of Department Towards, 220
Continental Life, New York, Litigation About, 28, 202b
Continental Life, New York, Policyholders' Meeting in Philadelphia, 25
Continental Life, New York, Receiver Converting Assets of, 405
Continental Life, New York, Receiver Grace Resigns, 355
Continental Life, New York, Receiver's Report, 81, 83a
Conway Mutual, Massachusetts, Winding Up, 358
Cook, Lafayette A., Baltimore, and Transatlantic Fire, 531
Cooke, William C., Surprises His Friends, 201a
Coolbaugh, W. F., Chicago, Insurance on Life of, 642
Coolbaugh, William F., Chicago, Suicide of, 630
"Co-operative," Another, Nearing its End, 532
"Co-operative" Deluders in Minnesota to be Punished, 39
"Co-operative Plan, Facility for Fraud in, 459
"Co-operative" Society, A New and Especially Dangerous, 435
Cornwall, Ira, Jr., St. John, Loses Library, 603
Corporations to be Authorized to Hold Real Estate, 74
Correspondent, Anonymous, Cannot be Answered, 79
Corrupt Men? Is the New York Insurance Department Used by, 580
Corsicana, Texas, Fire in, 79
Cost of Legislation, 457
Cotton States Life, 304
Courant, The Hartford, and its Criticisms on Charter Oak Management, 404
Creditors of Bankrupt Life Companies, Relief for, 493
Criminal Ignorance, 123
"Crisis, The Coming," Republished from THE SPECTATOR, 210
Critchell, R. S., Chicago, and Meriden Fire, 157
Crockett, Texas, Fire in, 79
Cronkhite, O., Chicago, and New England Mutual Life, 603
Crosby, E. H., Hartford, Injured, 90
Crosby, M. C., Elected Secretary, 139
Crowell Edgar W., Sketch of, 203b
Crowell, Stephen, Sketch of, 86
Crowell, William G., Convalescent, 77
Crowell, William G., Sketch of, 301
Crowell, William G., SPECTATOR'S Portrait of, Pronounced Capital, 347
Cruikshank, James, Indicted for Perjury, 555
Cunningham, E. A. M., Paper by, on Tobacco, 355
Curran, O. P., Chicago, Office Removed, 245a
Currier, A. N., Worcester and Lancashire Insurance Company, 572, 597, 626
Curtis, George, and Boston Protective Department, 198
Curtis, L. E., Galveston, Cuts Fire Alarm Telegraph Wires, 79

DALTON, George D., Pittsfield, and J. M. Stevenson, 308
Damrell, John S., Boston, Inspector of Buildings, 625
Danger, New York's, 387
Dangerous Practices by Fire Insurance Companies, 234
Davis, J. A., Galveston, and Travelers Insurance Company, 200a
Davis & Walker, Chicago, and Massachusetts Mutual Life, 412
Day, J. B., Indianapolis, Removes to Cincinnati, 308
Day, President, Sun Fire, New Orleans, 26
Day, Robert E., Employed by Charter Oak Life, 516
Day, Robert E., and Directorship of Charter Oak Life, 461
De Camp, James M., and his Instructive Papers in THE SPECTATOR, 467
De Camp, James M., Appointed Special Agent by Liverpool and London and Globe, 532
De Camp, James M., Removed from Albany, 467
De Groot, Nicholas, Changes Companies, 201
De Laet, Alberic, Indicted, 31
De Lap, E. G., Natchez, Presents Trumpet to Fire Company, 531
De Witt, President, and his Work, 201b
De Witt, President, on Massachusetts Non-forfeiture Law, 139
De Witt, President, Surprising Versatility Displayed by, 403
Dean, J. W., Louisville, and New York Life, 603
Death of Francis Bacon, 308
Death of John Baldwin, 298
Death of Dr. William Ball, 26
Death of Thomas Hutchinson Baylis, 39
Death of Dr. Cornelius R. Bogert, 642
Death of W. B. Brown, 140
Death of Hamilton Bruce, 524b
Death of William H. Christian, 37a
Death of William J. Coffin, 524b
Death of William F. Coolbaugh, 642
Death of Julius Y. Dewey, 358
Death of Henry P. Duhurst, 40
Death of Austin Dunham, 206b
Death of William S. Dunham, 304
Death of John Early, 524b
Death of H. D'A., Findlay, 412
Death of George William Gordon, 625
Death of Robert Gracie, 357
Death of Moses H. Grinnell, 639
Death of William S. Hamilton, 360
Death of Edgar A. Hewitt, 357
Death of Albert W. Howe, 464
Death of Joel W. Jones, 27
Death of Sanford Lumbard, 603
Death of L. A. Lyon, 531
Death of Matthew Magill, 412
Death of John K. Myers, 524b
Death of Jacob Norris, 517
Death of Josiah T. Peck, 360
Death of J. Oliver Potts, 467
Death of Zephaniah Preston, 294
Death of John V. L. Pruyn, 642
Death of Charles S. Riche, 347
Death of E. C. Rouse, 147
Death of George Sherman, 304
Death of Cyrus P. Smith, 151
Death of Nicholas Staaden, 256
Death of Joseph L. Townsend, 603
Death of Ellwood Walter, 304
Death of William E. Warren, 90
Death of George E. Wells, 516
Death of C. D. Whitmore, 75
Death of Isaac Williams, 298
Death of J. Marshall Winchester, 598
Death of Alfred S. Woolford, 522a
Death of Frederick Woodworth, 201
Decrease in Surplus of Fire Insurance Companies, 521
Defaulting Insurance Agent, Another, 38a
Defective Flues, How to Prevent Them, 39
Delafield & Snow, St. Louis, Loss by Fire, 202a
Demands, One of the, of the Present Situation, 67
Demoralization, The, as to Rates for Fire Insurance, 493
Deming, George B., Chicago, Appointed Agent, 201
Deming, George B., Chicago, Resigns, 39
Dennison, Texas, Fire in, 79
Denny, William S., Elected President, 139
Denny, William S., Elected Vice-President, 38a
Denton, A. B., St. Louis, Appointed Agent of Connecticut Mutual Life, 357
Deposit Law in Canada, 202b
Deposit Law in Georgia, 200a
Deposit Laws, 145
Derr, Thompson, Wilkesbarre, Entertains Officers of Franklin Fire, 357
Des Moines Letter, 628
Des Moines, Rates in, 628
Description of Building, 87
Detroit Tugmen Complain, 40
Dewey Julius Y., Death of, 358
Digest of Insurance Law, by O. B. Sansum, 79
Directors, Personal Liability of, 227, 615
Disappearance of an Indianapolis Insurance Agent, 37a
Disasters, Lake, 37a
Disclosures, Disgraceful of Life Insurance Management, 123
Discretionary Committee of the New York Board, 19
Distribution of the Funds not the Best Way to Wind Up a Life Insurance Company, 21
Ditson, Oliver, Boston, Elected Vice-President, 39
Dividends and Stocks, Fire Insurance, 199, 248a, 249a, 306, 307, 400, 410, 593, 641
Dividends by Boston Companies, 572
Dividends by Connecticut Companies, 247a
Dividends by Fire Companies, THE SPECTATOR'S Tables of, 404
Dividends by Hartford Companies Reduced, 395
Dividends by Life Companies not to be Used as an Argument for New Business, 386
Dividends in Fire Insurance, 17, 68
Dividends in Life Insurance, 333
Dividends, January, 88
Dividends of Life Companies, 18
Dix, George L., Boston, Resigns, 23
Dix, George L., Boston, Retired from Life Business, 138
Dixon, Hooker, Wegg & Noyes, Correspondence with, 201b
Do Insurance Companies Know the Annual Cost of Explosions? 495
Dodge County Mutual, Assignment by, 39
Does it Takes Minutes or Hours to Start a Fire? 185
Dornin, George D., Appointed Agent Fairfield Fire, 39
Douglass, John T., St. Louis, Indicted for Perjury, 148
Douglass, John T., St. Louis, Indictment of Quashed, 247
Douglass, L. H., Muskegon, Michigan, Reported Absconded 603
Douglass, R. L., Resigns Agency of Charter Oak, 531
Downfall of Another Man of High Standing, 524b
Drake, Thomas E., and Charter Oak Life, 531, 642
Ducat, A. C., Chicago, Convalescent, 201
Ducat, A. C., Chicago, Welcomed Home, 412
Duhurst, Henry P., Death of, 40
Dumesnil, K. H., Elected Manager, 524b
Duncan, Assistant Manager, Liverpool and London and Globe visits Canada, 455
Dunham, Austin, Death of, 206b
Dunham, William S., Death of, 304
Durgan, ——, Rushville, Illinois, Arrested for Forgery, 467
Dutcher, William, Elected Secretary, 300
Duty, The, of Hartford Underwriters, 401
Dwellings in Chicago, Low Rates on, 91

Dwyer, Joseph H., Boston, Arrested, 151
Dykeman, Justice, and North America Life and Others, 144

EADY, P. E., Resigns, 23
akin, Spencer, Nashville and Connecticut Fire, 201
Early, John, Death of, 524*b*
Eastman, W. H., Another Unsuccessful Adventurer, 404
Eaton, Senator, Connecticut, and Charter Oak Life Policyholders, 404
Ecclesine, Joseph B., New York, Appointed Commissioner of National Capitol Life Building, 361
Ellectic Life, in Court, 151, 206*b*
Eclectic Life, the Defunct, 206*b*
Edwards, John, Lawrence, Mass., in Trouble, 151
Effect of the Centennial Upon Life Insurance, the, 17
Egleston & Fuller, Atlanta, Form Partnership, 248
Elepenth Annual Meeting of the National Board of Fire Underwriters, 233
Elliott *versus* Security Life and Annuity, 139
Ellison, Hollis & Co., Boston, Dissolve, 139
Empire Fire and Marine, Toronto, Abandon Effort to Organize, 522*a*
Empire Fire and Marine, Toronto, Extraordinary Announcement of, 403
Empire Insurance Company, Chicago, Removed 245*a*
Empire Fire Insurance Company, Wheaton, Illinois, Impaired, 532
Empire Parish, Steamer, Law Suit Against Union Insurance Company, 142
Empire State Life, Officers' Salaries, 134
Endowment Policies, 634
Enemy, a New, to Life Insurance, 351
English and American Fire Underwriting Compared, 520
English and Canadian Papers Doing Wrong, 202*b*
English Companies Contemplate Changing United States Agency System, 576
English Companies Experiencing Hard Times, 456
English Companies Extending Business, 576
English Criticisms on the Continental Life Failure, 32
English, Mr., Curiosity in Reference to Counsel of, 637
English, Stephen, and His Philanthropic Work for Continental Life Policyholders, 460
English, Stephen, and New York Legislation, 355
English View of American Risks, 352
Enlarging their Work, 37*a*
Enterprise, a New Field for, 402
Enterprise Insurance Company, Cincinnati, Boston Agency, 23, 85*b*
Enterprise Insurance Company, Philadelphia, 76
Enterprise Insurance Company, Philadelphia, Reminder of, 139
Equitable Fire, Boston Agency, 85*b*
Equitable Life Agent Wins Prize, 151
Equitable Life and Deputy Superintendent McCall, 353
Equitable Life Changes Chicago Agencies, 151
Equitable Life Charged with Usury, 83*b*
Equitable Life, Loss in New Orleans, 26
Equitable Life, Motion to Examine President Before Trial Denied, 201
Equitable Life Officers Testify Before Legislative Committee, 192
Equitable Life Officers to be Summoned to Albany, 191
Equitable Life Real Estate Loans, 134
Equitable Life Reduces Rate of Interest on Loans, 404
Equitable Life, Report of Examination of, 249
Equitable Life, San Antonio Agency, 531
Equitable Life to Report Mortgage Loans, 74
Equitable Life Under Examination, 84
Equitable, The, He Wants to Examine, 31
Equitable, The, Vindication of, 249
Ehart, Agent, Janesville, Wis., 84*b*
Esler, Henry, Death of, 39
Etting & Co., Philadelphia, and Royal Canadian, 140
Eureka Insurance Company, Cincinnati, Forms Combination, 39
Evil, a Growing, 70
Examination of Life Insurance Companies, Bill in Reference to, 193
Examination of Life Companies, Veto of Legislation in Reference to, 345
Examination, The, of the Mutual Life, 83
Excelsior Insurance Company, Loans on Real Estate, 134
Exhibit, a Startling, 526*b*, 555
Explosions, Do Insurance Companies Know the Annual Cost of? 495
Explosion, Gas, in Broadway on Christmas Day, 36

FACTOR and Traders Insurance Company, New Orleans, Stock Above Par, 203*a*
Facts Which are Not Generally Apprehended, A Brief Glance at, 280
Failed Life Insurance Companies, The, 246*a*
Failure, Is State Supervision a, 332
Failure of the Security Life Insurance and Annuity Company, 19
Failure, State Supervision a, 279
Failures of Companies, Inquiry in Reference to, 524
Failures of Life Insurance Gompanies, 332
Fairbanks, Leander, Jr., Admitted to H. R. Chandler & Co., 90
Fairchild, Attorney-General, and Carolan O'Brien Bryant, 313
Fairchild, Attorney-General, His Quarrel With Superintendent Smyth, 190, 197, 202*b*
Fairfield, Connecticut, Fire, Chicago Agency, Removed, 245*a*
Fairfield Fire, Connecticut, Boston Agency, 85*b*
Fairfield Fire, Connecticut, Pacific Coast Agency, 39
Faitout, A., Sued by Commissioner Rhodes, 143*a*
Fame Fire, Philadelphia, Decision Against, 76, 139
Family Bank, Massachusetts, Effort to Establish, Not Successful, 198
Faneuil Hall Insurance Company and Superintendent Price, 23
Faneuil Hall Insurance Company, Chicago Agency, 308
Faneuil Hall Insurance Company Elects President and Director, 77
Faneuil Hall Insurance Company, Good Assets, 205*b*
Faneuil Hall Insurance Company Withdraws from Maryland, 347
Faneuil Hall Insurance Company Removed, 603
Farmers and Drovers Insurance Company, Louisville, Discontinues Northern Agencies, 150
Farmers and Drovers Insurance Company, Louisville, Withdraws from Michigan, 151
Farmers and Mechanics Bank, Hartford, and Its Troubles, 198
Farmers, Merchants and Manufacturers Insurance Company, Hamilton, Ohio, Re-insured, 91
Farmville Insurance and Banking Company, Virginia, Appoints Assistant-Secretary, 603
Farmville Insurance and Banking Company, Virginia, Richmond Agency, 642
Farrell, James F., "Wanted" to pay bill, 141
Faunce, Sewell A., Boston, 38*a*
Fay, A. Goodrich, Requisition for, Refused, 303
Fayen, Wilhelm, Swindled by Insurance Agent, 836
Feathers, Hen's, Never Burn, 76
Ferguson, W. G., Chicago, and Lancashire Insurance Company, 597
Fidelity Fire, Chicago, Name of, Changed, 642
Field, A New, for Enterprise, 460
Field, Charles C., Confesses Forgery, 639
Field, Leiter & Co., Chicago, Faulty Construction of Supports for Water Tanks Cause Death of Firemen, 642
Field, Leiter & Co., Chicago, Burning of Storehouse, 630
Findlay, H. d'A., Death of, 412
Finch, John A., Indiana, 81, 145
Finch, William H., New York, Remains Found, 255
Fire, A Suggestive, in New York, 523*b*
Fire, A, Which Furnishes Useful Lessons, 519*a*
Fire Alarm Telegraph in Galveston, 79
Fire and Marine Insurance in Connecticut, 290
Fire and Marine Insurance in Maine, 290
Fire and Marine Insurance in Maryland, 339
Fire and Marine Insurance in New York, for 1876, 284
Fire, Another, in Chicago, with a Lesson, 577
Fire Association, Philadelphia, Mobile Agency, 40
Fire Association, Philadelphia, New York Agency, 256
Fire Association, Philadelphia, Southern Agency, 5 5
Fire Commissioners, New York, and Places of Amusement, 255
Fire Crackers, 332
Fire Crackers, Efforts to Prevent Fires by, 300
Fire Department of New York to be Increased, 84*a*
Fire Districts a Failure in Boston, 451
Fire Districts to be Established in New York, 459
Fire, Does it Take Minutes or Hours to Start, 185
Fire, How Much Heat Will Start, 128
Fire in Bond Street, 185, 206*a*
Fire in Boston, 38*a*
Fire Insurance, Business of, Unprofitable, 124
Fire Insurance Companies, Dangerous Practices by, 334
Fire Insurance Companies, Foreign, Advertising, 71
Fire Insurance Companies, Mistakes of, 180
Fire Insurance Companies, Statistics of, 87
Fire Insurance, Demoralization as to Rates for, 493
Fire Insurance, Dividends in, 17, 68
Fire Insurance in 1876, 80, 571
Fire Insurance in Georgia, 600
Fire Insurance, Moral Hazard in, 69
Fire Insurance Stocks and Dividends, 199
Fire Patrol, Effort to Organize in Indianapolis, 39
Fire Statistics, 27
Fire Underwriters Association of the Northwest, Eighth Annual Meeting of, 464
Fire Underwriters Association of the North West, Proceedings of, Published, 642
Fire Underwriters, More Intelligent, 127
Fire Proof, Buildings should be, 16
Fire Proof Cloth, How to Make, 84
Fires, Alarming List of, in September, 522*a*
Fires in Chicago, 38*a*, 577, 85*b*
Fires in Louisville 90
Fires in Milwaukee, 77
Fires in November, 634
Fires in September, 520*a*
Fires in 1877, 180
Fires, New Cause of, 642
Fires, Remarkable Origin of, 76
Fires, Statistics of, 86*a*
Fires, Various Causes of, 72
Firemans Fund Insurance Co., California, in Mobile, 27
Firemans Fund Insurance Company, California, Statement of, 205*b*
Firemans Fund Insurance Company, Oswego Agency, 39
Firemens Insurance Company, Baltimore, Death of President, 40
Firemens Insurance Company, Baltimore, Elects Secretary, 598
Firemens Insurance Company, Boston, Elects Officers, 77
Firemens Insurance Company, Boston, Retires from New York, 598
Firemens Insurance Company, Chicago, Benefited by a Compromise, 84*b*
Firemens Insurance Company, Chicago, History of, 427
Firemens Insurance Company, Chicago, to be Examined, 412
Firemens Insurance Company, Dayton, Not Retired from New York, 642
Firemens Insurance Company, Dayton, Re-insures Retiring Company, 91
Firemens Insurance Company, Dayton, Retires from New York, 598
Firemens Insurance Company, Dayton, Secretary of, Institutes Libel Suit, 243*a*
Firemens Insurance Company, New Orleans, Statement of, 78
Fisher Brothers, Chicago, 91, 245*a*
Fisk, James Jr., Risk on Life of, Not Desired, 69, 578
Florian, Miss Fannie, San Antonio, 246
Foard, Commissioner, Examines Pacific Mutual Life, 200
Ford, Collin, Changes Companies, 204
Foreign Companies, Advertisements of Assets, 71
Foreign Companies, American Business of, 88
Foreign Companies, Appointment of Attorneys for, in New York, 525*b*
Foreign Life Companies and the Volunteer Fire Benevolent Fund, 74
Forfeiture of Life Policies in New York, Inquiry in reference to, 524
Forging of Atlanta Mutual Scrip, 598
Forgery of New York Life Check, 85
Forster, Commissioner, Looking About, 77
Foster, Dwight, on Massachusetts Non-Forfeiture Law, 139
Foundations, the Unmoved, 21
Fox, James M., Madison, Elected Assistant Secretary, 78
Fox, W. F., and the Girard, 39
Fox's Theatre, Philadelphia Insurance on, 297
Frame, George, Missouri Legislature, and Mysterious Disappearance of Bill, 354
Frame, Hare & Lockwood, New York, Dissolution of, 525*b*
Francis, F. A., Pittsfield, Successors of, 308
Franklin Fire, Boston, New York Agency Removed, 245*a*
Franklin Fire, Indianapolis, Chicago Agency, 90
Franklin Fire, Indianapolis, Disappearance of Former Secretary, 370
Franklin Fire, Indianapolis, Elects President, 519
Franklin Fire, Indianapolis, Retirement of, from New York, 836
Franklin Fire, Indianapolis, Rumored Retirement of President of, 454
Franklin Fire, Indianapolis, Withdrawing Agencies, 201
Franklin Fire, Indianapolis, Withdrawn from Agency Business, 519
Franklin Fire, Indianapolis, Withdraws from Michigan, 151
Franklin Fire, New York, Chicago Agency, 412
Franklin Fire, Philadelphia, Cleveland Agency, 360
Franklin Fire, Philadelphia, Festivites of Officers, 357
Franklin Fire, St. Louis, Chicago Agency, 603
Franklin Fire, St. Louis, Removes Office, 467
Franklin Fire, Washington, Information About, Desired, 351
Franklin Fire, Washington, Information About, Received, 599
Franklin Fire, Wheeling, Miss., Misrepresented by Associated Press Dispatch, 406
Franklin Fire, Wheeling, Withdraws from Maryland, 347
Franklin Fire, Wheeling, Withdraws from Missouri, 467
Franklin Life Insurance Company, Indiana, 304
French, William B., Chicago, Recommended, 412
Friction Joke, Purloined, 629
Friedman, Jacob, Receives Large Dividends, 40
Frink, G. H., and Western Agencies of Phœnix Mutual Life, 9 6
Frost, Charles H., and United States Life, 204
Frost, Juliet D. P., Sued by Receiver Grace, 146
Frost, Luther W., Indicted for Perjury, 555
Frost, Luther W., Sued by Receiver Grace, 146
Frothingham, Arthur, Scranton, Marriage of, 531
Furber, Henry J., Absurd Stories in Reference to, 459
Furber, Henry J., and his Associates, a Demand relative to, 628
Furber, Henry J., and his Contracts, 300
Furber, Henry J., and his Difficulties, 383
Furber, Henry J., and his Faults, 524
Furber, Henry J., and Others, a New Subscriber on, 522
Furber, Henry J., and the Charter Oak Life, 352, 360
Furber, Henry J., Belknap against, 144
Furber, Henry J., Courageous if not Discreet, 402
Furber, Henry J., Preposterous Story in Reference to, 402
Furber, Henry J., THE SPECTATOR's course in reference to, 637
Furniture, Household, as Understood in New York, 75

GALE, JAMES EDMOND, Punished for Embezzlement, 90
Galveston Agents, Remarkable, 295
Galveston and its Madi Gras Festival, 142
Galveston, Fire Alarm Telegraph in, 79, 142
Galveston Fire Extending Business, 295
Galveston Fire Re-insured, 5 9, 531
Galveston, Fires in, 200*a*
Galveston, Great Fire in, 355
Galveston Letter, 79, 142, 200*a*, 295, 519
Galveston Local Board Re-organized, 519
Galveston, Losses by Fires in, 347, 406, 519
Galveston, Rates in, 295
Garden City Fire, Chicago, History of, 407
Gas Explosion on Broadway Christmas Day, 36
Gates, Joshua B., Insane, 40
Gates & Mote, Toledo, Dissolve, 467
Gates & Mote, Toledo, Remove Office, 412
Gebhard Fire, New York, Makes a Mistake, 403
Geneva Award, The, 83*b*
Georgia, Deposit Law of, 145, 200, 248
Georgia Deposit Law, Companies Complying with, 454, 574
Georgia, Receipts and Losses of Companies Doing Business in, 600
German Fire, Baltimore, New York Agency, 245*a*, 255
German Fire, Erie, Cause of Decrease of Surplus of, 642
German Fire, Erie, Claims Against, Wanted, 76
German-American, New York, Boston Agency, 85*b*
German-American, New York, in Mobile, 27
German-American, New York, Western Agency, 573
Germania Fire, New Jersey, Retires from Michigan, 598
Germania Fire, New York, Milwaukee Agency, 248
Germania Fire, Chicago, History of, 358
Germania Fire, New Orleans, 26
Germania Fire, New Orleans, Statement of, 78
German a Life, Loans on Real Estate, 134
Germania Life, Officers' Salaries, 134
Germania Life, Western Agency, 531
Get the Best, 494
Gibson, W. T., replies to "Ad Libitum," 628
Gibson & Wearing, Indianapolis, Dissolve, 412
Gifford, E. D., Minnesota, Sues Secretary of Insurance Company for Slander, 360
Giles, Hiram M., Madison, Elected Vice-President,
Gilman, William C., Forgeries by, 524*b*, 598
Gilman, the Forger, and the Result of His Treatment, 582
Girard Fire, Philadelphia, Appoints an Adjuster, 39
Girard Fire, Philadelphia, Chicago Agency, 204
Girard Fire, Philadelphia, Error in Reference to, 243*a*
Glance, A Brief, at Facts which are not Generally Apprehended, 280
Glass, Arthur B., Montreal, Embezzlement by, 40
Glen Cove Mutual, Charter of, Extended, 293
Glens Falls Insurance Company, Agreeable Statement of, 91
Glens Falls Insurance Copany, New York Agency, 642
Glens Falls Insurance Company, Western Department Discontinued, 152

Globe Fire, Boston, Charge by, 85*b*
Globe Fire, Boston, Re-insured, 304
Globe Fire, Boston, Withdraws from Maryland, 347
Globe Fire, Chicago, Dies Hard, 38*a*
Globe Fire, Chicago, History of, 358
Globe Fire, Chicago, Litigation, 84*b*
Globe Fire, Cincinnati, Withdraws from Michigan, 151
Globe Life Begins Libel Suit Against Sun Mutual Life, Canada, 603
Globe Life, Chicago Agency, 201
Globe Life, Northwestern Agency, 256
Globe Life Officers Testify Before Legislative Committee, 192
Globe Life Officers to be Summoned to Albany, 191
Globe Life Sues C. W. Rhodes, Chicago, 255
Godfrey, R. J., Atlanta, 37*a*
Goff, Edward H., Elected President of Railroad, 523*b*
Goldfinger & Painter, Cincinnati, in Hot Water, 603
Good Time, A, for Solicitors to Work, 334
Gooding, Jasper K., Sues "Protection Life," 243
Goodman, James, Boston, 38*a*
Goodman, Thomas, Chicago, Elected President, 84*b*
Goodman, Thomas & W. A., Chicago Agents National Fire, of Baltimore, 40
Goodman, Thomas & W. A., Chicago and Newark Fire, 604
Goodman, Thomas & W. A., Chicago, Office Removed, 245*a*
Goodman, William A., Chicago, Marriage of, 256
Goodwin James J., Appointed Agent of Connecticut Mutual Life, 357
Goodwin & Pasco Dissolve, 309
Gordon, George William, Boston, Death of, 625
Government Security Life, Loans on Real Estate, 134
Government Security Life, Officers' Salaries, 134
Governors, What the, Say, 84*a*
Grace, Receiver, Against Ex-Officers of Continental Life, 146
Grace, Receiver, Resigns, 355
Grace, William R., Appointed Receiver, 146
Gracie, Robert, New York, Death of, 357
Grady, Assemblyman, Introduces Law, 136
Graeme, Thomas, Changes Companies, 39
Graham, Robert H. C., Must Have Been Responsible, 354
Grangers Life Company, Mobile, Experience of, 141
Granniss, Robert A., Elected Second Vice-President, 86*a*
Graphic, The, Accusations Against, withdrawn, 80
Graphic, The, Article from, 83*a*
Graphic Company, The, 36
Graphic, The, Wise Suggestion of, 84
Graves, Jackson, Compelled by Ill-Health to Resign, 256
Gray & Mair, Boston, 85*b*
Gray & Muir, Boston, 23
Great Chicago Swindle, The, 206*b*
Great Western, of New York, New Orleans Agency, 25
Greene, Ferguson & Co., Indianapolis, 40
Green, Jacob L., on the Measure of Solvency, 459
Grinnell, Moses H., Death of, 139
Gregg, J., Sandusky, Indicted for Embezzlement, 150
Griswold & Barney, Insurance Agents and Adjusters, 20
Gross, A. J., Boston, Sued by Commissioner Rhodes 143*a*
Gross Valuation, A Large Company Should be Organized by the Advocates of, 402
Gross Valuation may be Adopted by Superintendent of New York, 300
Gross Valuation Should be Employed as a Test of Solvency, 459
Growing Evil, A, 70
Guarantee Fire, New York, Re-Insurance of, 597
Guarantee Fire, New York, Withdraws from Missouri, 574
Guarantee Insurance Company, Canada, Surveys Hartford, 198
Guardian Life, Its Connection with Other Companies, 390
Guardian Life, Litigation Against, 144
Guardian Life, Loans on Real Estate, 134
Guardian Life, Report of Receiver of, 525*b*
Guardian Life, Suit of, Against Atlantic National Bank, 37*a*
Guardian, London, American Manager Complimented, 39
Guardian, London, Boston Agency, 85*b*
Guardian, London, Cincinnati Agency, 64*a*
Guardian, London, St. Louis Agency, 247, 296
Guardian, London, Successful in St. Louis, 454
Guardian, London, Western Agencies, 256
Guardianship, Unfaithful, 337
Guild, G. E., Boston, Elected Treasurer, 38*a*

HAHN, B. W., and Germania Life, 531
Hail Insurance Company, Milwaukee, Refused License in Illinois, 255
Hale, J. W., New York, Arrested and Discharged, 151
Hale Piano Factory Fire, New York, Hartford Companies Caught by, 516
Hale Piano Factory Fire, New York Insurance on, 523*b*
Hale Piano Factory Fire, New York, Some Disclosures by, 519*a*
Halifax, Efforts to Establish Equitable Rates in, 455
Halifax, Rates Advanced in, 398
Halifax in Danger of Great Fire, 349
Halifax, Rates to be Advanced in, 467
Hall, George W., Chicago, and Revere Fire, Boston, 309
Hall, John C. & Co., Galveston, 79
Hall, John C. & Co., Galveston, Commercial Insurance Company, 200*a*
Hallows, F. J., Home Manager of Scottish Commercial Sails for Europe, 603
Halsey, W. F., New Orleans, 25
Hamburg-Bremen Fire, New York Agency Removed, 245*a*
Hamilton, Canada, New Insurance Companies Projected in, 575
Hamilton, William T., Chicago, Death of, 360
Hammond, and His Methods of Robbing Policyholders, 125, 142
Hammond, L. D., and Manayunk Insurance Company, 201
Hammond, Senator, and Taxation, 143
Hammond, Senator, Congratulated, 202*b*
Hammond, Senator, Failure of Law to Tax Companies, 232
Hammond, William A., M. D., on Alcohol, 188
Hancock, W. H., Atlanta, 37*a*, 399
Handy, Charles, Changes Company, 412
Hanover Fire, Asks Legislation, 143
Hanover Fire, Declares Dividend, 90
Hanover Fire, Misrepresented by Typographical Blunder in THE SPECTATOR, 522*a*
Hanover Fire, Sketch of, 34
Hanson & Blackford, Washington, Write to THE SPECTATOR, 399
Happy New Year, 27
Harding, George F., Chicago, 84*b*
Harris, Hamilton Insurance Companies Congratulated on the Election of, 637
Harrison, George D., Hartford, Wins Prize, 151
Hartford Board of Underwriters to be Maintained, 293
Hartford Companies and their Calendars, 24
Hartford Companies at National Board, 24, 573
Hartford Companies, Business of, Not Profitable, 346
Hartford Companies, Dividends of, 573
Hartford Companies, Ratios of, 138
Hartford Companies, Receipts and Losses for 1876, 197
Hartford Fire Department, Expenses, 397
Hartford Fire Department, Improvements in, 39
Hartford Fire, Decrease in Surplus of, 516
Hartford Fire, Increase of Capital, 38*a*
Hartford Fire, Halifax Agency, 455
Hartford Fire, Reason of Shrinkage in Surplus Apparent, 573
Hartford Fire Insurance Companies, Receipts in St. Louis, 246
Hartford, "Judge" Wiggin to remove from, 637
Hartford Letter, 24, 75, 138, 197, 245, 293, 346, 397, 451, 516, 572, 625
Hartford Liable to Water Famine, 40
Hartford Life and Annuity, Accident to President of, 90
Hartford Life and Annuity Not Among the Creditors of H. H. Honore, Chicago, 467
Hartford, Respected Citizens of, Responsible for Charter Oak Troubles, 404
Hartford Steam Boiler and Explosion Company, Chicago Agency, 360
Hartford, Trouble with Banks of, 138
Hartford Underwriters' Salvage Corps, 246
Hartford Underwriters, The Duty of, 401
Hartford Water Supply Insufficient, 40, 625
Hartranft, Governor, Pennsylvania, on Insurance, 83, 84*a*
Hartwell, John W., Cincinnati, Elected President of Chamber of Commerce, 531
Harvey, A. F., Works Cheaply, 23
Harwood, A., New Haven, Threatens Punishment, 532
Hawey William E., Indianapolis, appointed Commissioner of National Capitol Life Building, 361
Hawks, W. N., Compiles Useful Book, 574
Haydon, Frank M., Appointed by John Hancock Life, 23
Hayes, President of United States, Complimenting Former Superior Officer, 360
He Wants to Examine the Equitable, 31
Head Light, The, First Appearance of, 526
Heads of Insurance Departments, a Word with the, 15
Heald, D. A., Letter to, 85*a*
Hearin, W. J., Elected President Stonewall Insurance Company, 27
"Heat" Discussed, 72
Heat, Undeveloped, 128
Hecla Insurance Company, Madison, Increases Capital, 412
Hendee, President, at Newport, 467
Henderson, John, New Orleans, Pardoned, 90
Hendricks, Governor, Indiana, on Insurance, 83, 84*a*
Hepburn, Assemblyman, serving Husted, 135
Herrick, Harold, New York, Forms Partnership, 255
Herrosee, Secretary, Writes to THE SPECTATOR, 143*a*
Herald, Boston, Sensible, 39
Hess, S., Baltimore, Resigns Agency, 247
Hewitt, Edgar A., Death of, 357
Hewitt, E. S., Chicago, Enters New Firm, 304
Hibbard & Vance, Milwaukee, Branch Office in Chicago, 140, 150
Higgins, James L., Ohio, Removes to Detroit, 91
High, James L., Treatises on Law of Receivers by,
Hill, Commissioner, Ohio, Examines Union Central Life, 151
Hill, George W., Philadelphia, on the Situation, 25
Hinchy, E. B., Boston, Elected Secretary, 77
Hines, Jesse K., Appointed Insurance Commissioner of Maryland, 150, 199*a*
Hobbs, H. H., Appointed General Agent, Citizens, Newark, 39
Hobbs, H. H., Cincinnati, Removes to Chicago, 151
Hoernlein, Martin, Sentenced to State Prison, 243
Hoffman Fire, Boston Agency, 90
Hoffman Fire, Declares Dividend, 90
Hoffman Fire, Pays Dividend, 412
Hoffman Fire, Scatters its Risks, 255
Holbrook, Joseph P., Elected Secretary, 598
Holland, James, London, and the Home Fire of New York, 467
Holland, N. Y., Incendiary Fires at, 243
Hollingshead & Buckman, Law Suit in Behalf of, 39
Hollis & Snow, Boston, 85*b*
Holly Manufacturing Company, Secretary of, Writes to THE SPECTATOR, 520
Holly Steam Heating, 84*b*
Holly Water Works Considered, 522*a*
Holly Water Works, Failure of, in Sacramento, 458
Holly Water Works, in Sacramento, 520
Homans, I. S., and Impaired Companies, 391
Homans, Sheppard, and Impaired Companies, 391
Homans, Sheppard, Recommended to Avoid Further Loss, 353
Homans, Sheppard, Offers his Services, 143*a*
Home Fire, Columbus, New York Agency, 256
Home Fire, Columbus, St. Louis Agency, 574
Home Fire, Newark, New York Agencies, 255
Home Fire, New York, and St. Joseph Business, 468
Home Fire, New York, Atlanta Agency, 574
Home Fire, New York, in Mobile, 27
Home Insurance and Banking Company, Texas, Chicago Agency Troubled, 40
Home Insurance and Banking Company, Texas, Excluded from Kentucky, 39
Home Insurance and Banking Company, Texas, Receiver for, 603
Home Insurance and Banking Company, Texas, Rumored Re-insurance of, 295
Home Insurance Company, Chicago, History of, 358
Home Insurance Company, Georgia, in Mobile, 27
Home Life, New York, and Connecticut Mutual Life, Unfairly Compared by Insurance Monitor, 298
Home Life, New York, Baker *vs.*, 86*b*
Home Life, New York, Death of Secretary, 524*b*
Home Life, New York, Elects Secretary, 598
Home Life, New York, Officers' Salaries, 134
Home Life, New York, Suhr *vs.*, 199*a*
Home Life, New York, Worthy of Confidence, 525*b*
Home Mutual Fire, Stafford Springs, Connecticut, Suffers by Water, 246
Home Mutual Insurance Company, California, Statement of, 206*b*
Home Mutual Life, Lebanon, Pennsylvania, to Defraud the People, 31
Homeopathic Life, Loans, 134
Homeopathic Life, Office Removed, 245*a*
Homeopathic Life, Officers' Salaries, 134
Homer, La., Destructive Fire in, 26
Homœpathic Life, under Examination, 642
Homestead Fire, Watertown, Chicago Agency, 412
Homestead Fire, Watertown, Elects Secretary, 412
Homestead Fire, Watertown, Misrepresented by Associated Press Dispatch, 460
Homestead Fire, Watertown, Resignation of Chicago Agent, 360
Homestead Fire, Watertown, Western Agency, 361
Homestead Fire, Watertown, Withdrawn from Missouri, 467
Honig, Henry, New York and Trans-Atlantic Insurance Company, 464
Hope Fire, Office Removed, 245*a*
Hope, George T., Belknap against, 144
Hope Insurance Company, New Orleans, 26
Hope Insurance Company, New Orleans, Statement of, 78
Hopkins, Charles R., Chicago and Allemannia Insurance Company, 467
Hopkins, Charles R., Chicago, in Bankruptcy, 201
Hopkins, L. C., Cincinnati and Mutual Life, New York, 361
Hopkins, Widow, Janesville, Wis., 84*b*
Hopkins & Parsons, Cleveland and Milwaukee Mechanics Mutual, 360
Hopkins & Smith, Chicago, Dissolve, 91
Hosmer, R. W., Elected Vice-President.
Hough, Henry W., Arrested for Perjury, 412
Hough, Henry W., Indicted for Perjury, 148
Hough, Henry W., Indictment of, Quashed, 247
How Much Heat Will Start a Fire? 128
How to Wind Up a Life Insurance Company, 21, 71.
Howard Insurance Company, New York, Western Department, 90
Howard, Mark, Hartford, 24
Howard, Mark, Hartford, Receives Unique Present, 90
Howe, Albert W., St. Louis, Death of, 464
Howell *vs.* Charter Oak, 87
Howes, Osborne, Jr., Boston and Globe Theatre, 139
Howes, Osborne, Jr., Boston, Elected Secretary, 23, 38*a*
Hubbard, Governor, Connecticut, on Insurance, 82, 84*a*
Hubbard, Governor, Refuses to Grant Requisition, 303
Hudson Fire, Jersey City, Withdraws from Michigan, 151
Hudson & Runnell, Cleveland, 40
Huey, Samuel C., President, Sketch of, 244*a*
Hull, Henry P., a Defaulter, 642
Humboldt Insurance Company, Newark, Chicago Agency, 531
Hunt, Abel C., Cincinnati, Accused of Swindling Policyholders, 143*a*
Hurt, F. & J., Atlanta, 37*a*
Huntley, L. J., Chicago and Penn Mutual Life, 361
Hurtful Law, A, Proposed in New Hampshire, 457
Husted, Assemblyman, Suspected of Sharp Practice, 135
Hutchinson, B. E., Madison, Elected Secretary, 78
Hyde Park Hotel, Chicago, Insurance on, 522
Hyde, President, Skillful Testimony of, 204*a*

ILLINOIS, County Insurance Companies Organizing in, 531
Illinois, Fire Insurance in, 446
Illinois Insurance Department Enforcing Laws, 40
Illinois, Law Providing for Annual Publication of Insurance Reports, 308
Illinois Legislation for County Mutual Fire Insurance Companies, 201
Illinois Legislation on Taxation, 151
Illinois Legislature, Effort to Facilitate Fraud, 151
Illinois, Life Insurance in, 447
Immodesty at Chicago, 82
Immoral Influence of the Treatment of Gilman, the Forger, 582
Impaired Insurance Companies, How they Should be Treated, 33
Incendiarism, Legislation to Prevent, Discussion of at Meeting of Northwestern Association, 604
Incendiarianism, Loss by, 70
Incendiary Parson, An, Convicted and Sentenced, 243
Incomplete Story, An, and an Unjustifiable Conclusion, 298
Indiana Legislature, 454
Indiana Legislature Answered, 129
Indiana Legislature Ask Questions, 82
Indiana Legislature and Mr. Lewis, 146
Indiana Legislature Fails to Profit by THE SPECTATOR's Advice, 355
Indiana Legislature, Improper Efforts to Influence Alleged, 145
Indiana, Legislation in, 145
Indiana, Mutual Insurance Companies Forming, 519
Indiana, Special Commissioner of to Examine Charter Oak Life, 404
Indianapolis, Agency Changes in, 454
Indianapolis, Effort to Organize Fire Patrol in, 39
Indianapolis, Excitement Caused by THE SPECTATOR's Correspondent, 518
Indianapolis Insurance Agent, Disappearance of, 37*a*
Indianapolis *Journal*, The, on Superintendent Smyth's Recent Demand, 639
Indianapolis Letter, 454, 518
Indianapolis Newspaper Working to Create Prejudice, 201
Indianapolis, Rates in, 627
Indianapolis, Trouble in Adjusting loss on Academy of Music, 629
Indianapolis, Trouble between Water Works Company and City Authorities, 518
Indicted Life Insurance Officers Should be Tried, 555
Indictments of Columbia Life Officers Quashed, 247
Influencing Legislatures, 179

Ingenious Swindling, The, of the American Popular Management, 635
Injuring Agents, 31
Insolvent Life Companies, The, 406
Insolvent Life Insurance Companies, The Treatment of, 619
Insolvent Life Companies, What to to With the, 400, 491
Insurance at Albany, 145
Insurance Commission, An, 82, 126, 231
Insurance Commissioner Kelsey, 250
Insurance Committee of New York Senate, 74
Insurance Committees of State Legislatures, 84b
Insurance Companies Pay Unjust Claims, 69
Insurance Companies Should Resist Unjust Claims, 69
Insurance Companies, What Have been Doing with Their Money, 511
Insurance Company of North America, Decision Against, 139
Insurance Company of North America in New Orleans, 25
Insurance Departments, 28
Insurance Departments, A Word with the Heads of, 15
Insurance Departments, Conference of, 28
Insurance Departments, Consultation Among, 15
Insurance Department, Missouri, Compelling Companies to Obey Law, 531
Insurance Department, Is the New York Used by Corrupt Men, 580
Insurance Department, New York, Communications Received in Reference to Patronage of, 521a
Insurance Department of New York, Making Unnecessary Demands of Life Insurance Companies, 522a
Insurance Department, New York, not Fulfilling its Promises, 521a
Insurance Department, New York, Officials of, a Disgrace to the State, 404
Insurance Departments Proper Subjects of Investigation, 81
Insurance Departments, Tables from Reports of, 458
Insurance in the Courts, 85b
Insurance Officers' Salaries, 146
Insurance Situation, The, and THE SPECTATOR, 560
Insurance Stocks, 38a, 148, 200, 247a, 305, 306, 307, 359, 408, 525, 602, 640, 641
Insurance Superintendent of New York, The New, 145
Insurance Year Book, The, 525
Interest on New York Life Insurance Companies' Loans Promptly Paid, 143a
Interest, Rate of, Reduced by the Mutual and Equitable, 404
International Review, The, Able Article on Life Insurance in, 228
Investigation Proposed of the Charter Oak Life, 86a
Investments of Life Insurance Companies, 15, 205 1
Iowa, Fire Insurance in, 445
Iowa, Life Insurance in, 446
Iron City Fire, Pittsburg, to Retire from Business, 467
Irving, Frank & Dubois, New York, and Western Assurance Company, 531
Is Life Insurance Entitled to Confidence? 331
Is State Supervision a Failure? 332
Isolated Risk and Farmers' Fire, of Toronto, Does Not Pay Dividend, 90

JACKSON, Albert, Paw Paw, Michigan, Removes to Detroit, 467
Jacobi, F. W., Milwaukee and Germania Fire, 248
Jaffray, E. S., New York, Deceived by Co-operative Concern, 435
James, Alfred, Milwaukee, 78
James, Frederick S., Chicago, 90
Janesville Widows and Insurance Agents, 84b
Janesville, Wis., in Danger, 33
Jefferson Insurance Company, St. Louis, Chicago Agency, 531
Jenkins, Robert E., Assignee, Begins Suit, 39
Jennings, I. C., Chicago, Removed to San Francisco, 39
Jennings, John G., Cleveland and Mutual Life, New York, 91, 361
Jennings & Higgins, Cleveland, Dissolved, 91
Jersey City Fire Insurance Company Issuing Policies Containing "The Three-fourths Clause," 603
Jersey Justice may be Applied to Commissioner Kelsey, 243a
Jeske, Milwaukee, 78
Jewell, President, Absurd Stories in Reference to, 459
Jewell, President, a Timely and Pertinent Question in Reference to, 581
Jewell, President, Must not be Suspected of a Want of Business Capacity, 459
Jewell, President, Not to have a Bed of Roses, 460
Jewell, President, Reception Given by, 572
Jewell, President, Should Publish Contract with Mr. Furber, 521a, 511
Jewell, President, Unwarranted Abuse of, 572
Joliffe vs. Madison Mutual Insurance Company, 86b
John Hancock Life, Chicago Agency, 39
John Hancock Life, The Condition of, 600
Johnson & Mackay and Scottish Commercial, 603
Johnston, E. B., St. Louis and Kings County Fire, 467
Johnston, Joseph E. & Co., Remove to Atlanta, 574
Jones, Joel W., Mobile, Death of, 27
Jones, Judge, St. Louis, Fisticuff with F. J. Bowman, 574
Jones & Bell, Milwaukee, Withdrawn from Board, 248
Judah, M. Stewart, Reports Remarkable Case, 40
Just Cause for Anxiety, 180
Juvenile Insurance, 335

KANSAS, Fire and Marine Insurance in, 206b, 342, 514
Kansas Insurance Company, Balance Sheet, 39
Kansas Insurance Department Examined and Vindicated, 204
Kansas, Life Insurance in, 515
Kelsey, Commissioner, A Hint to, 250
Kelsey, Commissioner, Again Wrong, 403
Kelsey, Commissioner, Commentary on Character and Ability of, 407
Kelsey, Commissioner, Compared with Pilate, 243a
Kelsey, Commissioner, Doubts of Honesty Suggested, 355
Kelsey, Commissioner, Examining New Jersey Mutual Life, 128
Kelsey, Commissioner, Is He Corrupt? 250
Kelsey, Commissioner, Issues Pamphlet, 453
Kelsey, Commissioner, Jersey Justice may be Applied to, 243 1
Kelsey, Commissioner, Lacks the Virtue of Remorse, 243a
Kelsey, Commissioner, Report as to New Jersey Mutual Life, 128
Kelsey, Commissioner, Suspected on Strong Circumstantial Evidence, 243a
Kelsey, Commissioner, to Contest Legality of Re-insurance of New York Mutual Life, 85
Kelsey, Commissioner, Unfortunate if Honest, 243a
Kelsey, J. B., Philadelphia, and Lancashire Insurance Company, 597
Kelsey, J. T., Haddam (Connecticut), and Northwestern Mutual Life, 517
Kennison, A., Galveston, Marriage of, 519
Kentucky Insurance Commissioner and Home, of Texas, 39
Kentucky Insurance Commissioner, Issues Pamphlet, 83
Kentucky Insurance Department and Amazon Insurance Company, 636
Kentucky Insurance Department Criticised by "Per-Simmons, 625
Kentucky Insurance Department, "Deficiency" Bill, 625
Kentucky, Insurance in, 395
Kentucky, Stupidity of Insurance Commissioner, 398
Kerosene Lamps, Kerosene Oil and, 563, 623
Kerosene Oil Kills a Centenarian, 138
Keys, Emerson, W., History of Savings Banks by, 523
Keys, Emerson, W., Report of Condition of North America by, 558
Kimball, Samuel, Boston, Arrested, 151
King, J. Gadsden, Elected President, 37a
King, S. T., Chicago and Mutual Benefit Life, 150
Kings County Fire Insurance Company, St. Louis Agency, 467
Kinsley, J. W., Goes to San Francisco, 23
Kinsley, J. W. Offered Fire Marshalship of San Francisco, 39
Kinsley, J. W., Presented with Medal, 23
Kinsley, J. W., Resigns Presidency, 23
Knickerbocker Casualty and Metropolitan Plate Glass in Litigation, 464
Knickerbocker Fire, Death of President of, 603
Knickerbocker Fire, Loses Old Employe, 39
Knickerbocker Fire Retires from Michigan, 598
Knickerbocker Life Officers Testify before Legislative Committee, 192
Knickerbocker Life Officers to be Summoned to Albany, 191
Knickerbocker Life, Superintendent of Agencies, 308
Knobelsdorff C. & Co., Company Transferred from, 151
Knowles, Charles A., Albany, Appointed Actuary of Atlantic Mutual Life, 464
Koch, Gustavus H., and Switzerland Marine Insurance Company, 361
Koch & Kerr, St. Louis and Mercantile Mutual and Marine, 202a

LADY Insurance Agent at Albany, N. Y., 397
Lady Insurance Agent at Biddeford, Maine, 246
Lady Insurance Agent at San Antonio, Texas, 246
Lady Insurance Agent at Shreveport, Louisiana, 296
Lafayette Fire, New Orleans, Removes to New Building, 603
Lafayette Fire, New Orleans, Statement of, 142
Lafayette Fire, New York, Bill to Amend Charter, 197
Lafayette Fire, New York, Charter of Amended, 293
Lafayette Fire, New York, May Reduce Number of Directors, 137
Lake Disasters, 37a
Lamar Fire, The, Chicago, History of, 407
Lambert, Edward A., Brooklyn, Accused of Misappropriating Funds, 256
Lambert, Edward W., Belknap Against, 144
Lambert, T. S., and his Crimes, 615
Lambert, Thomas S., Examined before Referee, 598
Lambert, Thomas S., Indicted for Perjury, 555
Lancashire Insurance Company, Ability of Officers of, 456
Lancashire Insurance Company and its Agency System, 581 639
Lancashire Insurance Company, Appointments by, 597
Lancashire Insurance Company, Boston, Views of Administration of, 516
Lancashire Insurance Company, Cincinnati Agency, 642
Lancashire Insurance Company, Cleveland Agency, 361
Lancashire Insurance Company Extending its Agency Connections, 460
Lancashire Insurance Company, Milwaukee Agency, 199a, 248
Lancashire Insurance Company, New England Agency, 572
Lancashire Insurance Company Should Avoid Dangerous Experiments, 460
Lancashire Insurance Company, Successes of, 398
Lancaster, Robert A., Belknap Against, 144
Langeley, J. W., Baltimore, and the United States Life, 247
Langford, J. H., Office Removed, 245a
Lapses and Surrenders, Strive to Prevent, 181
Latest "Raid," The, in Life Insurance, 144
Laurel, Another, for State Supervision, 457
Laurence, Edward Z., Appointed Receiver of American Popular Life, 357
Laurence, Receiver, Trying to Recover Illegally-Paid Dividends, 406, 598
Law in New York in Reference to Advertising by Insurance Companies, 463, 495
Law, George, Cincinnati, Goes South, 642
Law, John S., Cincinnati, Death of, 84b
Laws in New York Legislature—Advertisements of Fire Insurance Companies to be Truthful, 137, 292
Laws in New York Legislature—Amendment to Charter of Arctic Fire, 293
Laws in New York Legislature—Amendment to Charter of American Popular Life, 137, 292
Laws in New York Legislature—Directors or Trustees, Number of may be Changed, 135
Laws in New York Legislature—Benevolent Fund of New York Volunteer Fire Department, 135, 197
Laws in New York Legislature—Brokers to be Licensed, 193
Laws in New York Legislature—Examination of Life Insurance Companies, 245
Laws in New York Legislature—Exchange of Securities on Deposit at Albany, 244
Laws in New York Legislature—False Pretenses Not a Good Defense, 137
Laws in New York Legislature—Forfeiture of Life Policies, 136, 137, 191, 244, 292
Laws in New York Legislature—Form of Policy to be Prescribed by Insurance Department, 137, 245
Laws in New York Legislature—General Insurance Law, 193
Laws in New York Legislature—Charter of Glen Cove Mutual Extended, 293
Laws in New York Legislature—Insurance Commission to be Appointed, 136
Laws in New York Legislature—Charter of Lafayette Fire to be Amended, 137, 197, 293
Laws in New York Legislature—Litigation by Insurance Companies, 191, 193, 244
Laws in New York Legislature—Married Women's Policies, 74, 245, 293
Laws in New York Legislature—Names Already in Use Shall Not be Adopted, 136
Laws in New York Legislature—Organization of Companies, 136, 197
Laws in New York Legislature—Plate Glass Insurance Companies, 137, 197, 293
Laws in New York Legislation, Policies May be Purchased or Lent Upon, 74
Laws in New York Legislature—Policyholders to be Notified When Premiums are Due, 196
Laws in New York Legislature—Policyholders to be Represented in Management of Companies, 136
Laws in New York Legislature—Proxies, How May be Used, 136
Laws in New York Legislature—Real Estate May be Held by Companies, 74
Laws in New York Legislature—Receivers of Life Companies, Duties of, Defined, 19
Laws in New York Legislature—Registered Policies, 196
Laws in New York Legislature—Re-insurance, How May be Done, 135, 136, 291, 292
Laws in New York Legislature—Salaries of Life Insurance Officers, 244
Laws in New York Legislature—Three-quarters of Value of Property Only May be Recovered, 137
Laws in New York Legislature—Town Fire Insurance Companies Authorized, 293
Laws in New York Legislature—Watertown Fire, Charter Amended, 137, 293
Le Cesne, Mons., to be Resident Secretary of La Caisse Générale, 464
Leasehold Interest, Inquiry in Reference to, 203a
Legislation, Better, not More, Desired by THE SPECTATOR, 402
Legislation, Cost of, 457
Legislation, Exasperating, in Oregon, 32
Legislation in Canada, 37a, 246a, 250
Legislation in Georgia, 200a
Legislation in Illinois, 202b, 308
Legislation in Indiana, 145
Legislation in Massachusetts, 206b
Legislation in Michigan, 202b
Legislation in New Hampshire, 457
Legislation in New York in Reference to Advertising by Companies, 351
Legislation in New York in Reference to Foreign Companies, 521
Legislation in New York in Reference to Insolvent Life Companies, 493
Legislation in Ohio, 205b
Legislation in Oregon, 32
Legislation, Life Insurance Companies Should Combine Against Mischievous, 526
Legislation, Reformatory, and Insurance, 628
Legislative Investigation, 81
Legislature, Albany, Excited, 133
Legislature, Albany, Investigation by, 229
Legislature, New York, About to Make a Blunder, 205a
Legislature, New York, Adjourned, 300
Legislature, New York, Farcical, 300
Legislatures, Influencing, 179
Lehigh Valley Insurance Compaay, Pennsylvania, Gone Out of Existence, 83b
Leighton, J. H., 75
Leiter, L. Z., Erecting Building for Chicago Fire Patrol, 764
Lenox Fire, New York, Admitted to Illinois, 531
Lenox Fire, New York, Chicago Agency, 412
Leonard, Amasa, Pleads Usury, 73b
Leonard, Ex-Judge, Referee in Case of North America and Others, 144
Leslie, Commissioner, and Home of Texas, 39
Leslie, Commissioner, Pamphlet by, 83
Lesson, A, to New Orleans, 33
Lessons, Repeated, 491, 206a
Lessons, Valuable, Easy to be Learned, 124
Letter, A Most Unfortunate, 230
Lewis, Charlton T., Able Paper by, 228
Lewis, Charlton T., and Indiana Legislature, 129, 146
Lewis, Charlton T., on Massachusetts Non-forfeiture Law, 130
Lewis, Charlton T., Paper of, Attacked by Elizur Wright, 243a
Lewis, Charlton T., Testifies Before Legislative Committee, 197
Lewis, Charlton T., Testimony of, 206a
Lewis, I. J., Chicago, and Faneuil Hall Insurance Company 308
Lewis, I. J., Chicago and Mobile Underwriters, 40
Lewis, W. E., Chicago, Starts Adjusting, 256
Lewis & Cornell, Chicago, Dissolve, 256
Liability, Personal, of Directors, 227
Licenses to be Abolished in New Orleans, 79
Life Association and Its Litigations, 638
Life Association, Arrest of President for Perjury, 412
Life Association, Card from E. W. Bryant, 152
Life Association Examined by Commissioner Rhodes, 199a
Life Association in Louisiana, 296
Life Association, Indictment of Officers Quashed, 250
Life Association Loss in New Orleans, 26
Life Association, Officers of, Bring Libel Suit, 638
Life Association, Pamphlet on, by Kentucky Commissioner.
Life Association Probably to be Wound Up, 522a
Life Association, Richmond Agency, 642
Life Association, Southern Manager, Successful Speculation by, 296
Life Association Sued for False Imprisonment, 627
Life Insurance Bank of Germany at Gotha, Annual Report of, 565
Life Insurance Companies, Business in 1876, 88, 146a
Life Insurance Companies, Distrust of, Unwarranted, 67
Life Insurance Companies, How to Avoid Winding up, 126

Life Insurance Companies, How to Wind up, 21, 71
Life Insurance Companies, Investments of the, 15, 205a
Life Insurance Companies, Loans on Policies by, 74
Life Insurance Companies Loans on Real Estate, Report of, to New York Legislature, 134
Life Insurance Companies Robbing Policyholders, 125
Life Insurance Companies Should be Permitted to Extend Loans, 205a
Life Insurance Companies Should Instruct the Public, 67
Life Insurance Companies Should Instruct their Agents, 67
Life Insurance Companies Should Make Early Reports, 19
Life Insurance Companies, The Best Should be Selected, 494
Life Insurance Companies, Trustworthy, 21, 67
Life Insurance Companies, What, Should do Without Delay, 388
Life Insurance, Confidence in, to be Restored by Trial of Unfaithful Officers, 556
Life Insurance Demands Faithful Work, 67
Life Insurance, Dividends in, 18, 333
Life Insurance, Effect of the Centennial upon, 17
Life Insurance Entitled to Confidence, 331
Life Insurance in Canada, 303
Life Insurance in Germany, 565
Life Insurance in Ohio, 205b
Life Insurance Managers, An Earnest Word to, 18
Life Insurance Managers, Mistakes of, 18
Life Insurance, Moral Hazard in, 69
Life Insurance Officers Duty to Demand Trial of Dishonest Officers, 556
Life Insurance Policies, Auction Sale of, 143a, 204
Life Insurance, Remedy for the Present Troubles in, 576
Life Insurance, Salaries in, 204a
Life Insurance, Suicide and, 69
Life Insurance, Ten Years of, 597
Life Insurance, What is Wrong in, 228
Life Underwriters Association of the State of Ohio, Fifth Annual Meeting of, 343
Liggett, Secretary, Writes Letter to THE SPECTATOR, 143a
Lindsay, H. K., Cincinnati, and Lancashire Insurance Company, 597, 642
Lippert, Chief Engineer, Milwaukee, 27, 77
Little Rock, Arkansas, Fires, Cause of, 90
Little Rock, Arkansas, Destructive Fire in, 39
Little Rock, Arkansas, Scarcity of Water, 39
Little Rock, Arkansas, Swindler Caught in, 78
Live Stock Insurance Association Forming in New York, 407
Liverpool and London and Globe Insurance Company, 300
Liverpool and London and Globe, Philadelphia Agency Removed, 39
Liverpool and London and Globe Re-insures part of Amazon, 309
Liverpool and London and Globe, Sketch of, 465
Liverpool and London and Globe Special Agents, 532
Loan Agency Wanted in Milwaukee, 26
Loans of New York Life Insurance Companies on Real Estate, Report of, to New York Legislature, 134
Loans of New York Life Insurance Companies to be Restricted, 74
Local Companies, A Lesson in Reference to, 33
Loeb, Adolph & Co., Chicago, and Humboldt Insurance Company, 531
Loeb, Adolph & Co., Chicago, Company Transferred to, 151
Lomax, S. W., Indicted for Perjury, 148
Lomax, S. W., Indictment of, Quashed, 247
Lomer, G. Jr., Montreal, and Trans-Atlantic Marine, Berlin, 255
London Assurance Corporation in Mobile, 27
London, Dull Season in, 456
London Letter, 398, 455, 575
London, Organization of New Companies in, 455
London, Rates in, Compared with American Rates, 453
London Salvage Corps, Valuable Assistance by, 39
London, Sunlight in, Record of, 204
London, Tariff Association of, 398
London, THE SPECTATOR'S Correspondent Criticised by Canada Correspondent, 519
London, Water Supply in, 576
Long, Ex-Deputy Commissioner, and the Alliance, Boston, 139
Longevity and Alcohol, 180
Losses, Large, by Fire, 406
Louisiana Equitable Life, Re-election of Officers of, 296
Louisiana, Legislation in, 142
Louisville, Fires in, 90
Louisville Newspaper on Insurance, 84b
Low, James H. & Co., Atlanta, Removed Head-quarters, 40
Low, James H. & Co., Atlanta, Resign Agency, 574
Lowrie, E. L., Cincinnati, Appointed General Agent, 39
Lull & Farmer, Chicago, Failure of, 358
Lumbard, Sanford, Death of, 603
Lumber, Rate on, in Chicago, 360
Lumbermans' and Mechanics', St. Louis, Decided to Retire, 407
Lumbermans' Insurance Company, Chicago, History of, 358
Lunatic Burnt in a Fire which he Started, 151
Lycoming Fire Changes Eastern Managers, 84b
Lycoming Fire Misrepresented, 520a
Lycoming Fire, New York Agency Removed, 245a
Lyon, L. A., Boston, Death of, 531
Lyon, Sylvanus, Presented with Resolutions, 40
Lynchburgh Insurance Company, Richmond Agency, 642

McADAM, Lucius, Opens Office as Counsel, Etc., 603
McAllister, James R., Visits Hartford, 198
McCall, Deputy-Superintendent, Alleged Conspiracy by, 581
McCall, Deputy-Superintendent, and His Faults, 353
McCall, Deputy-Superintendent, and the Equitable Life, 353
McCall, Deputy-Superintendent, and the Mutual Life, 353
McCall, Deputy-Superintendent, and the Security Life and Annuity, 19, 72
McCall, Deputy-Superintendent, and the Universal Life, 459
McCall, Deputy-Superintendent, and the Washington Life, 85
McCall, Deputy-Superintendent, Betrays Official Secrets,
McCall, Deputy-Superintendent, Characteristics of, 580
McCall, Deputy-Superintendent, Compared to a Country Sexton, 404
McCall, Deputy-Superintendent, Complaints Regarding, 352
McCall, Deputy-Superintendent, Displays Extra Zeal, 401
McCall, Deputy-Superintendent. Gone to Canada, 355
McCall, Deputy-Superintendent, has Outlived his Usefulness, 458
McCall, Deputy-Superintendent, has Too Many Duties, 459
McCall, Deputy-Superintendent, Is he Assisting a "Ring?" 459
McCall, Deputy-Superintendent, Lead by Vanity, 401
McCall, Deputy-Superintendent, Neglecting his Duty, 521a
McCall, Deputy-Superintendent, Prefers Power Without Responsibility, 404
McCall, Deputy-Superintendent, Removal of, Expected, 293
McCall, Deputy-Superintendent, Reported Rudeness of, 404
McCall, Deputy-Superintendent, Reprimanded for Improper Behavior at a Reference, 464
McCall, Deputy Superintendent, Rumored Removal of, 250
McCall, Deputy-Superintendent, Should Resign, 458
McCall, Deputy-Superintendent, Testifies before the Grand Jury, 85
McCall, Deputy-Superintendent, to be Removed, 522a
McCall, Deputy-Superintendent, to be Retained by New Superintendent, 134
McCall, Deputy Superintendent, Unfair Criticism of, 636
McCall, Deputy, Deputy Superintendent, Things Charged Against, 637
McCool John H., Belknap Against, 144
McCool John J., Belknap Against, 144
McCormick Bros. & Findlay, Chicago, Office Removed, 245a
McCormick Bros. & Findlay, Chicago, 85b, 151
McCormick, W. G., Chicago, and Franklin, New York,
McCormick, W. G., Chicago, Business Transferred to, 151
McCormick & Co., Assignee of, *vs.* Paterson Insurance Company, 86b
McCurdy, Richard A., Vice-President, in London, 412
McCusher, Terrence, Philadelphia, Ill, 140
McElroy, Solon, Chicago, Leaves New York Life, 412
McGilliard & Field, Indianapolis, and Continental Fire, New York, 519
McGilliard & Field, Indianapolis, Dissolve, 628
McGuire, Thomas C., Baltimore, Death of, 90
McLarew, John W., Letters from, 85a
McMichael, William T., Deceived by New Jersey Mutual, 458
MacDonald, D. C., and Agricultural Mutual Assurance Association, Canada, 523b
Machel, James, Lawrence, Mass., Arrested, 151
Madison Mutual Insurance Company, Decides to Re-organize, 309
Madison Mutual Insurance Company, Elects Officers, 78
Madison Mutual Insurance Company, Joliffe, *vs.*, 86b
Madison Mutual Insurance Company, Sherman, *vs.*, 86b
Magill, A. E., and Phœnix Fire, Hartford, 412
Magill, H. M., and Phœnix Fire, Hartford, 412
Magill, Matthew, Death of, 412
Mail, New York, Blunders About Connecticut Fire, 138
Maine, Fire and Marine Insurance in, 290
Maine Insurance Commissioner, Failure of Effort to Reduce Salary of, 150
Maine, Non-Forfeiture Law in, 145a
Maine, Taxes Paid by Insurance Companies, 201
Manayunk Fire, Philadelphia, Opens Office in Chicago, 201
Manayunk Fire, Philadelphia, Retires from New York, 598
Manhattan Life, Loans on Real Estate, 134
Manhattan Life, Officers Salaries, 134
Manhattan Life, Pays Large Dividend, 210
Manhattan Life, Sketch of, 144a
Manhattan Life, Untrue Rumor About, 142
Mann, S. K., Columbus, Charged with Embezzlement, 467
Mann, S. K., Columbus, Ohio, Denies Charges Against Him, 603
Manufacturers Fire and Marine, Boston, and Superintendent Price, 23
Manufacturers Fire and Marine, Boston, Cleveland Agency, 360
Manufacturers Fire and Marine, Boston, Letter Received by THE SPECTATOR, 354
Manufacturers Fire and Marine, Boston, Makes Unfortunate Appointment, 354
Manufacturers Fire and Marine, Boston, Not Writing Recklessly, 403
Manufacturers Fire and Marine, Boston, San Francisco Agency, 39
Manufacturers Union, Massachusetts, and Commissioner Rhodes, 139
Marblehead, Massachusetts, Great Fire in, 352
Markham George, Receiver for Home Insurance and Banking Company, Galveston, 603
Married Women, Sale of Policies for Benefit of, 74
Marshall, C. H., and Koch and Kerr, 202a
Marshall, Robert, St. John, Losses Paid Through Agency of, 467
Martin, J. O., Indianapolis, Deficiency of, Made Good, 454
Maryland, Companies Withdrawn from, 347
Maryland, Fire and Marine Insurance in, 339
Maryland Insurance Commissioner Appointed, 150
Maryland Insurance Report, 33
Mason, W. B., Chicago, and Columbia Life, 256
Mass Meeting of Insurance Superintendents and Commissioners, 404
Massachusetts Examining Public Buildings and Factories, 32
Massachusetts, Fire and Marine Insurance, 145a, 340
Massachusetts Hospital Life, Resignation of Actuary, 625
Massachusetts, Legislation for Steam Boiler Insurance, 39
Massachusetts, Legislation in, 206b
Massachusetts Legislature Asked to Authorize Steam Boiler Insurance Company, 151
Massachusetts, Life Insurance in, 450
Massachusetts Mutual Life, Chicago Agency, 90
Massachusetts Mutual Life Getting Security Policyholders in New Orleans, 79
Massachusetts Mutual Life, Illinois Agency, 40
Massachusetts Mutual Life, Louisiana Agency, 142
Massachusetts Mutual Life, New Orleans Agent, 151
Massachusetts Mutual Life, Pennsylvania Agency, 531
Massachusetts Non-forfeiture Law, 85b
Massachusetts Non-forfeiture Law, Application of, Defined, 202b
Massachusetts Non-forfeiture Law, Extraordinary Decision, 84
Massachusetts Sets an Example Which Should be Followed, 33
Maudlin Pity for Criminals. 617
Mayo, A. & Co., San Antonio, Texas, Removed by Equitable Life, 531
Mechanics Mutual Fire, Boston, Reminder of, 84b
Mechanics Mutual Fire, Boston, Returns Assessments, 151
Medina *vs.* Builders Mutual Fire, Massachusetts, 87
Meech, L. W., Dismissed by Charter Oak, 468
Melancholy Story of a Wrecked Life Company, 558
Memorandum With Morals, 37a
Menard, J. M. O., Galveston, Companies Transferred To and From, 79, 200a
Mercantile Benefit Association, New York, Especially Dangerous, 435
Mercantile Fire, Chicago, History of, 407
Mercantile Marine, Boston, Sued to Restrain Payment of Dividend by, 151
Mercantile Mutual Marine, New York, Death of President, 304
Mercantile Mutual Marine, New York, St. Louis Agency, 202a
Mercer & Whittemore, Boston, Lose Two Companies, 625
Merchants and Mechanics, Richmond, Chicago Agency, 642
Merchants Fire, Chicago, History of, 358
Merchants Fire, Galveston, Extending Business, 295
Merchants Fire, Newark, Declares Dividend, 39
Merchants Fire, Newark, Misrepresented by Western Insurance Review, 525b
Merchants Fire, Newark, New York Agency, 597
Merchants Fire, New York, Enters Chicago, 201
Merchants Fire, New York, Report in Relation to, 83b
Merchants Life, New York, Change of Receivers, 91
Meriden Fire, Opens Western Branch at Chicago, 151
Metropolitan Fire, New York, Cause of Failure of, 308
Metropolitan Fire, New York, Dishonnest Management of, 354
Metropolitan Fire, New York, Receivers Expectations, 150
Metropolitan Fire, New York, Retirement of, 83b
Metropolitan Life, Indiana Agency, 90
Metropolitan Life, Philanthropy of, 526
Metropolitan Life, Officers Testify Before Legislative Committee, 192
Metropolitan Life, Officers to be Summoned to Albany, 191
Metropolitan Life, Under Examination, 603
Metropolitan Life, Unjustly Censured, 532
Metzger, H. E., and United States Life, 204
Miama Fire, Cincinnati, forms Combination, 39
Michigan, Companies Withdrawn From, 151
Michigan, Fire and Marine Insurance in, 206b, 444
Michigan Law Explained by Commissioner Row, 524b
Michigan, Legislation in, 202b
Michigan, Life Insurance in, 445
Michigan Mutual Life, Cincinnatti Agency, 360
Michigan Mutual Life, Governor Bagley Not a Director of, 143a
Michigan Mutual Life, Unfair Criticism of, 460
Miles, Secretary, Dayton, Prosecutes Chicago Publisher for Libel, 243a
Milkpans Cause Fire, 76
Miller, Commissioner, Maryland, Annual Report, 33
Miller, Commissioner, Maryland, Requested to Resign, 199a
Miller, George R., Employed by Charter Oak Life, 516
Miller, J. M., Insurance Commissioner, Resigned, 150
Miller, John H., Life Insurance Agent, "Wanted" by Police, 141
Miller, John H., Georgia, "Wanted for Forgery, 91
Miller, L. M., Boston, and National Life, United States, 23
Miller, Philip S., New York, Appointed Agent of Connecticut Mutual, 357
Miller, Rebecca L., and the Security Life and Annuity, 33
Millers Mutual Fire, Alton, Illinois, Organized, 642
Millers National Insurance Company, Name of Fidelity Changed to, 642
Millville Insurance Company Gains Law Suit in Wisconsin, 200a
Millville Mutual Retires from Texas, 142
Milwaukee, Cold Weather in, 26
Milwaukee Fire Department, Increased Facilities of, 27, 297
Milwaukee, Fires in, 140
Milwaukee, Incendiarism in, 200a
Milwaukee Letter, 26, 77, 140, 248, 297
Milwaukee, Local Board Breaking Up, 248
Milwaukee Mechanics Mutual, Chicago Agency Transferred, 151
Milwaukee Mechanics Mutual, Cleveland Agency, 360
Milwaukee, New Hook and Ladder Station, 140
Milwaukee, Report of Chief Engineer, 140, 297
Milwaukee, Rumor of Bursting of Reservoir, 248
Milwaukee, Suspicious Fire in, 297
Milwaukee Water Supply, 78
Minnesota, Effort in, to Punish Swindlers, 39
Minnesota, Fire Insurance in, 147
Minnesota, Fire and Marine Insurance in, 443
Minnesota, Life Insurance in, 443
Mischief Makers, Discouraging to, 83b
Misdirected Clamor, 635
Mississippi River Steamboats, Epidemic Among, 296
Mississippi Valley Fire, Agent of, Charged with Embezzlement, 531
Mississippi Valley Fire, Inquiry in Reference to, 524, 578
Missouri, Doubtful Law in Reference to the Requirements of Companies, 573
Missouri, Fire Insurance in, 512
Missouri Insurance Department Calling upon Agents for Information, 518
Missouri, Legislation in, 201a
Missouri, Life Insurance in, 513
Missouri, Mysterious Disappearance of Bill in Legislature of, 354
Missouri, Promised Effort to Change Life Reserves in, 151
Missouri, Taxes Owed by Fire Insurance Companies in, 518
Missouri Valley, Leavenworth, Misrepresented by Associated Press Dispatch, 460
Mistakes of Life Insurance Managers, 18
Mitchel, Bement & Co., Chicago, and Lenox, New York, 412
Mitchel, Bement & Co., Chicago, Office Removed, 245a
Mitchell, Alexander, Milwaukee, 78
Mitchell, Minnot, Sued by Receiver Grace, 146
Mobile Fire Department, Oswego Agency, 39
Mobile Letter, 27, 141
Mobile Lite, Statement of, 525b
Mobile Life Soliciting Business of Continental and Security Policyholders, 142
Mobile, Taxes in, 141
Mobile, Underground Insurance in, 141

Mobile Underwriters, Cincinnati Agency, 642
Murphy, Daniel, Providence, Detected in Forgery, 639
Mobile Underwriters, Western Agents, 40
Mobile Underwriters, Withdraw from Maryland, 347
Moffat, E. J., Sherman, Texas, Leaves in Debt to Companies, 519
Monitor, The Insurance, Unfairly Compares the Home Life and the Connecticut Mutual Life, 298
Monrose & Mulville and Philadelphia Fire, 597
Montague, George L., Belknap Against, 144
Montgomery, A. G., Jr., Elected President, 304
Montgomery, George W., Chicago, and Underwriters Association, 39
Montgomery, George W., Chicago, Takes Partner, 309
Montgomery & Tallmadge, Chicago, and Newark Mutual Fire, 360
Montreal, Efforts to Improve Fire Department, 355
Montreal Letter, 200*a*, 575
Montreal, New Companies, Projected in, 575
Montreal Stock Exchange, Revolution of, Against Stock Gambling, 85
Moody, Horace J., Elected President, 598
Moore, A. E., New York, Promoted, 84*b*
Moore, F. C., Book Written by, Reviewed, 523
Moore, George A., Elected Vice-President, 39, 308
Moore, J. H., Elected Treasurer, 84*b*
Moore, Joseph A. & Bros., Indianapolis, Failure of, 39
Moore, S. M., Chicago, and Northern, Watertown, 204
Moral Hazard in Fire Insurance, 69
Moral Hazard in Life Insurance, 69
Morgan, Nathan D., Belknap Against, 144
Morgan, Nathan D., Publishes Card, 412
Morgan, W. H., Cincinnati and Union Central Life, 308
Morris *vs.* Penn Mutual Life, 84, 85*b*
Mortality in the South, 141
Mortality Increased by the Centennial, 17
Mortality of Persons Engaged in the Sale of Intoxicating Liquors, 188
Mortgages of New York Life Insurance Companies, Interest on Promptly Paid, 143*a*
Mortgages, New York and Brooklyn, to Life Insurance Companies, 35, 85*a*, 145*a*, 204*b*, 245*a*, 303, 357, 405, 601, 639
Moses, M. L., Montgomery, Alabama, Renominated for Mayor, 201
Moses, Raphael J., Jr., and the Continental Life, 460
Mound City Life Insurance Company, Pamphlet on, by Kentucky Commissioner, 83
Muldon, Samuel C., Elected to the Legislature, 27
Munger, D. S. & Co., Chicago, and Clinton Fire, New York, 361
Munger, D. S. & Co., Chicago, Appointed Agents, 201
Murphy, Daniel, Providence, Detected in Forgery, 639
Museums, Theatres and Opera Houses Burnt in the United States, 35
Mutual Benefit Life, Agent of, and his Questionable Methods of Competition, 84*b*
Mutual Benefit Life, Annual Statement of, 145*a*
Mutual Benefit Life, Business Done by, 404
Mutual Benefit Life, Chicago Office Removed, 150
Mutual Benefit Life, Denies Untrue Allegation, 467
Mutual Benefit Life, Libel Suit Against, 84
Mutual Fire Insurance Companies in Convention, 642
Mutual Life and Deputy Superintendent McCall, 353
Mutual Life and the Citizen Soldiers, 403
Mutual Life, Death of Second Vice-President, 86*a*
Mutual Life, Death of Trustee of, 642
Mutual Life Elects Second Vice-President, 86*a*
Mutual Life, Examination of the, 83
Mutual Life, Insurance on Suicide, 39
Mutual Life, Inquiry in Reference to, 633
Mutual Life Officers Testify Before Legislative Committee, 192, 197
Mutual Life Officers to be Summoned to Albany, 191
Mutual Life, Ohio Agency, 91, 361
Mutual Life, Real Estate Loans, 134
Mutual Life, Reduces Rate of Interest on Loans, 404
Mutual Life Removes Boston Office, 308
Mutual Life Trustees Entertained, 40
Mutual Protection Life, Agent of, Caught Swindling, 83*b*
Mutual Protection, Philadelphia, Makes Assignment, 201
Mutual Security Fire, The, Chicago, History of, 407
Myers, John K., Death of 524*b*

NAGHTEN, John, Chicago, and Commercial Fire, New York, 308
Naghten, John, Chicago, and Merchants and Mechanics, Richmond, 642
Naghten, John, Chicago, Office Removed, 245*a*
Naghten, John, Chicago, Starts Agency, 256
Naphthalized Gas, Why do we Burn, 336
National Association of Chief Fire Engineers, Fifth Annual Convention of, 825*b*
National Board, 179, 186, 242, 566
National Board, A Suggestion to, 20
National Board and Rates, 579
National Board and the Royal, 85*a*
National Board, Annual Meeting of, 202*b*, 233
National Board Meeting, 579
National Board Conference, 29
National Board, Effect in Baltimore of Action of, 298
National Board, Effect in St. Louis of Action of, 296
National Board, Resolutions by, 29
National Board, Resolutions of Executive Committee, 29
National Board, Semi-Annual Meeting of, 522*a*
National Board, THE SPECTATOR Differs with Correspondent in Reference to, 636
National Board, THE SPECTATOR'S Views Criticized, 629
National Board, What will Result from its Action, 249
National Board Wise in Sitting with Closed Doors, 250
National Capitol Life and a New York Insurance Journal, 143*a*
National Capitol Life, Bill to Repeal Charter of, in United States Senate, 642
National Capitol Life Re-insures New Jersey Mutual.
National Capitol Life, Transfer of Building of, 360
National Fire, Baltimore, Chicago Agency, 40
National Fire, Baltimore, Increases Capital, 40
National Fire, Baltimore, New York Agency, 150, 597
National Fire, Hartford, Closes New York Agency, 246
National Fire, Hartford, Declares Dividend, 573
National Fire, Hartford, does not Increase Capital, 138
National Fire, Hartford, to make Stock Dividend, 75
National Fire, New York, and its Boston Business, 625
National Fire, New York, Resigns from National Board, 147
National Fire, Philadelphia, Swindling in Closing up, 298
National Fireman's Journal, First Number of, 642
National Insurance Convention, 520*a*
National Insurance Convention and Statistics of Fires, 86*a*
National Insurance Convention, Eighth Session of, 497
National Insurance Convention, Meeting of, 404
National Life, United States, 402
National Life, United States, Boston Agency, 23
National Life, United States, Examined by Commissioner Row, 147
National Life, United States, Expiration of Time for Purchase of Stock of, 531
National Life, United States, Management of, not to be Changed, 603
Nantional Life, United States, Not Affected by Troubles of Republic Life, 300
National Life, United States, Not Responsible for Republic Life, 402
National Life, United States, Low Price Offered for Stock of, 459
National Life, United States, Purchase of Stock of, 524*b*
National Life, United States, Purchasers of Stock of, 603
National Life, United States, Purchases List of Chicago Life Policyholders, 464
National Life, United States, Sale of Capital Stock of, 407, 463
National Life, United States, Statement of, 85
National, United States, Under Examination, 531
National Life, Vermont, 304
National Life, Vermont, Death of Young Policyholder, 39
National Life, Vermont, Elects President, 358
Needles, Auditor, Illinois, Directs Examination of Protection Life, 256
Needles, Thomas R., Enforcing Laws, 40
Neptune Fire and Marine, Boston, Elects Officers, 77
New and Especially Dangerous "Co-operative" Society, A, 435
New Co-Duperative, The, in Iowa, 30
New Enemy, A, to Life Insurance, 351
New England Life and Accident Company, New Hampshire, to be Launched, 199*a*
New England Mutual Life and Superintendent Price, 23
New England Mutual Life, Detroit Agency, 412
New England Mutual, Illinois Agency, 603
New England Provisional Committee, Former Members of, Provided for, 516
New Field, A, for Enterprise, 402
New Hampshire, A Hurtful Law Proposed in, 457
New Hampshire, Fire and Marine Insurance in, 509
New Hampshire Fire, Chicago Agency, 531
New Hampshire Fire Successful, 90
New Hampshire, Fire Insurance in, 342
New Hampshire, Life Insurance in, 342, 509
New Jersey, Fire and Marine Insurance in, 568
New Jersey Insurance Committee, 84*b*
New Jersey, Life Insurance in, 571
New Jersey Mutual Life, 246*a*
New Jersey Mutual Life, 303
New Jersey Mutual and Benjamin Noyes, 205*a*
New Jersey Mutual Life and its Troubles, 146*a*
New Jersey Mutual Life, Assets of, can not be Found, 303
New Jersey Mutual Life, Authority of, Revoked in Massachusetts, 77
New Jersey Mutual Life, Continuation of Warfare About, 357
New Jersey Mutual Life, Indictment of Officers, 246*a*
New Jersey Mutual Life, Judgment Against, 40
New Jersey Mutual Life, Notice of Receiver of, 525*b*
New Jersey Mutual Life, Pamphlet in Reference to, by Secretary Kelsey, 458
New Jersey Mutual Life Re-insured.
New Jersey Mutual Under Examination, 33
New Jersey Mutual Life Report, 128
New Law, The, to Regulate Advertising, 351
New Orleans and its Tax on Insurance Companies, 142
New Orleans, Anxiety in Reference to Action of Legislature, 202*a*
New Orleans, Cotton Stored in, 142
New Orleans, Effort to Prevent Fire from Oil, 603
New Orleans Fire Extinguishing Company, 78
New Orleans, Fire Lossess in, 141
New Orleans Gigantic Scheme for Fire Department, 78
New Orleans Insurance Association, Statement of, 78
New Orleans Insurance Companies, Statements of, 78, 296, 348
New Orleans Insurance Company, Statement of, 78
New Orleans Insurance Company, Stock at Par, 203*a*
New Orleans, Legislature in, 202*a*
New Orleans Letter, 25, 78, 141, 202*a*, 296, 347
New Orleans, Loss by the December Fire in, 25
New Orleans, Marine Agencies in, 25
New Orleans, Marine Losses in, 141
New Orleans, Narrow Escape of, from Great Fire, 348
New Orleans Water Supply to be Increased, 78
New York and Boston Fire, Death of Vice-President, 357
New York and Brooklyn Mortgages to Life Insurance Companies, 35, 85*a*, 145*a*, 204*b*, 245*a*, 303, 357, 405, 601, 639.
New York Board Abolishes Tariff, 206*b*
New York Board and Fire Districts in New York, 459
New York Board Appoints Discretionary Committee, 19
New York Board Reports in Reference to Districting New York City, 600
New York Board Visits Philadelphia, 347
New York City Fire, Chicago Agency, 150
New York City, Report in Relation to Fire Districts in, 600
New York, Fire and Marine Insurance in, for 1876, 284
New York Fire Department, The, 579
New York Fire Department to be Increased, 84*b*
New York Insurance Department and LaCaisse Générale, 353
New York Insurance Department and Universal Life, 354
New York Insurance Department, Complaints Against, 636
New York Insurance Department, Complaints Against, to be Gathered by THE SPECTATOR, 637
New York Insurance Department, Cost of Examinations by, 636
New York Insurance Department, Is It Used by a "Ring?" 459
New York Insurance Department, Rumors in Reference to, 459
New York Insurance Department, Ugly Stories of Its Operations, 460
New York, Legislation in, 74
New York Legislature, 300
New York Legislature, Insurance Committee of, 84*b*
New York Life, Chicago Agency Removed, 245*a*
New York Life, Cincinnati Agency, 603
New York Life, Death of Medical Examiner, 642
New York Life, Evansville, Ind., Agency, 642
New York Life, Examination of, 355, 459
New York Life, Forged Check of, 85, 143*a*
New York Life, Indiana Agency, 603
New York Life, Loans on Real Estate, 134
New York Life, Michigan Agency, 91
New York Life, Officers Testify Before Legislative Committee, 192, 197
New York Life, Officers to be Summoned to Albany, 191
New York Life, Result of Examination of, 522*a*
New York Life, Sketch of, 302
New York Life, St. Louis Agency, 360
New York Life and Trust Loans on Real Estate, 134
New York, Life and Trust Officers Salaries, 134
New York Life Insurance Report, 299, 337
New York Local Companies Adopt Questionable Course in Chicago, 361
New York Places of Amusement and Fire Alarms, 255
New York Produce Exchange Fire Removed, 245*a*
New York Senate, Insurance Committee of, 74
New York State Life, Loans on Real Estate, 134
New York Times Does Not Exhibit Learning and Fairness, 520*a*
New York, "Underground" Insurance in, 519*a*
New York Underwriters, Galveston Agency, 519
New York, Vital Statistics of, 35
New York Water Supply, 37*a*
New York's Danger, 387
Newark Fire, Chicago Agency, 360, 604
Newark Fire, Cincinnati Agency, 603
Newcombe, Edward, Appointed Receiver of the Atlantic Mutual Life, 464
Niagara District Mutual, Canada, 31
Niagara District Mutual, Canada, Dissatisfied Policyholders of, 204
Nicholds, A. N., Chicago, and John Hancock Life, 39
Nichols, President, in Albany, 191
Noble, Curtis, Brooklyn, Death of, 90
Non-Forfeiture Law in Maine, 145*a*
Non-Forfeiture Law in Massachusetts, Discussion on, 139
Non-Forfeiture Law, in Massachusetts Supreme Court on, 139
Non-Forfeiture of Life Policies, Bill in Reference to, in New York Legislature, 192
Non-Forfeiture of Life Policies in New York, Inquiry in Reference to, 349
Norris, Jacob, Baltimore, Suicide of, 517
North America Life, A Chapter of Its History, 393
North America Life and Its Companions, 204*a*, 246*a*, 303, 357, 393
North America Life, Charges Against Officers of, 204*a*
North America Life, Inquiry in Reference to, 523
North America Life, Litigation Against, 144
North America Life, Loans on Real Estate, 134
North America Life, Loss in New Orleans, 26
North America Life, Objections to the Report of the Actuary, 638
North America Life, Officers' Salaries, 134
North America Life, One Cause of its Troubles, 634
North America Life, Partisan Politics in the Proceedings Against, 201*b*
North America Life, Quarrel About Appointment of Receiver for, 190
North America Life, Receiver Appointed for, 204*a*
North America Life, Resolution Requiring Statement from, 135
North America Life, Suit of Violetta A. Bedell Against, 464
North British and Mercantile, Boston Agency, 85*b*
North British and Mercantile, Chicago Agency, 256
North British and Mercantile, London, Business for 1876, 204
North British and Mercantile, Shaw, Robert, *vs.*, 573
North Carolina State Life Insurance Company Changes Officers, 84*b*
North German Fire Insurance Company, Hamburg, to Enter New York, 531
Northern, Watertown, Chicago Agency, 204
Northern, Watertown, Resigns from National Board, 147
Northern, Watertown, Surplus of, 90
Northern, Watertown, Western Department, 152
Northwest, Fire Underwriters Association of the, 498
Northwestern Mutual Life, Death of Applicant for Policy, 204
Northwestern Mutual Life, Haddam, (Connecticut), Agent, 517
Northwestern Mutual Life, Massachusetts Agency, 204
Northwestern Mutual Life, Report of Examination of, 524*a*
Northwestern Mutual Life Under Examination, 467
Northwestern National, Bad Investments of, 78
Northwestern National, Correspondence About, 201*b*
Northwestern National, Fruits of the Management of, 522*a*
Northwestern National, Losses of, 248
Northwestern National, St. Louis Agency, 454, 467
Not All Strikers, 143
Notes Given to Insurance Companies Must be Paid, 151
Notes for Premium, Experience with, in St. Louis, 574
Noyes, Benjamin, and Commissioner Stedman, 582
Noyes, Benjamin, and the New Jersey Mutual, 205*a*
Noyes, Benjamin, Appointment of, as Insurance Commissioner Suggested, 467
Noyes, Benjamin, Connecticut, His Company Re-insures New Jersey Mutual, 85
Noyes, Benjamin, Trial of, Postponed, 303
Noyes, Daniel J., Sued by Receiver Grace, 146
Noyes, William A., St. Louis and Commonwealth Fire, Boston, 467
Noyes, William A., St. Louis and Security Fire, New Haven, 360
Nye, Commissioner, Brings Libel Suit, 90

Nye, Commissioner, Discontinues Libel Suit, 151
Nye, H. W., Rutland, Vermont, Reported Defaulter. 38a

OAKLEY, H. A., Letter to, 85a
Officers and Solicitors, What Life Insurance, Should Do, 386
Officers of Life Insurance Companies, Salaries of, 134
Ohio Fire Insurance Association, Cincinnati, formed, 39
Ohio, Fire Insurance in, 510
Ohio, Legislation in, 205b
Ohio, Life Insurance in, 511
Ohio Life Underwriters Association, Fifth Annual Meeting of, 343
Old Dominion, Richmond, Chicago Agency, 256
Old Dominion, Richmond, Misrepresented by Associated Press Despatch, 460
Old Dominion, Richmond, Withdraws from Maryland, 347
Old Dominion, Richmond, Withdraws from Missouri, 467
One of the Demands of the Present Situation, 67
Opera Houses, Theatres, and Museums burned in the United States, 35
Oregon, Legislation in, 32
Organize to Sustain Rates, 281
Organized Underwriters in Canada, 30
Orient, Hartford, Dividend Passed by, 573
Orient, Hartford, in New Orleans, 25
Orr, Albert W., Appointed Assistant Fire-Marshal of New York, 412
Orr, William H., Montreal, and Canada Legislation, 202b
Osborne, George F., and Boston Protective Department, 198
Osborne, George F., Elected President, 77
Oswego and Onondago, Phœnix Re-insured, 83b
Oswego and Onondaga, Phœnix Withdraws from Michigan, 151

PACIFIC COAST, Fire Insurance on, 205b
Pacific Fire Insurance Company Wishes to Reduce Number of Directors, 74
Pacific Mutual Life Elects Officers, 39, 308
Pacific Mutual Life Examined, 200
Pacific Mutual Life, Resignation of President, 39
Pacific Mutual Marine, Elects President, 598
Paige, John C., Boston, Issues Unique Advertisement, 642
Paige, John C., Boston, Succeeds Sears & Bowers, 85b, 90
Palmer, Harry B., Indianapolis, Philadelphia and American Fire, 467
Palmer, Potter, Indebtedness of to Connecticut Mutual Life, 412
Paper, A. of Tobacco, 620
Paris Fire Brigade, Is it Ubiquitous, 30
Park Fire Insurance Company, New York, Chicago Agency, 91
Parker, Receiver, Notifies Creditors of New Jersey Mutual Life, 525b
Parker, Receiver, Sues Stockholders, 406
Parsons, John E., Toledo, Forms Partnership, 603
Parsons, Samuel G., and Commonwealth Fire, Boston, 573
Parsons & Bronson, Toledo, and General Agency Business, 603
Partisan Politics Out of Place, 201b
Pasco, Major, Chicago, Gives Parting Dinner, 361
Pasco, Major, Chicago, Returns to Hartford, 346
Passmore, J. A. N., Pottsville, Pennsylvania, Candidate for Auditor, 531
Patent Offices, Good Effect of Fire in, 582
Paterson Fire and S. H. Southwick, Chicago, 642
Paterson Fire, and Southern Hotel, St. Louis, 454
Paterson Fire, Failure of, 407
Paterson Fire, Failure of, Disgraceful, 403
Paterson Fire, Redfield vs., 86b
Patronage of Insurance Department New York, is it Corruptly Bestowed? 521a
Paul & Mason, Chicago, Return to the Field, 309
Payment of Premiums, Promise as Good as, 86b
Payne, H. C., Chicago, Agents Warned Against Him, 90
Payne, Henry C., Milwaukee, Sells Agency Business, 248
Peck, Charles M., New York, and Lancashire Insurance Company, 597
Peck, Josiah T., Bristol, Connecticut, Death of, 360
Peet, Emerson W., Examines Philadelphia Life Companies, 202b
Peet, Emerson W., President of National Life of United States, 402
Peet, Emerson W., Sagacity of, 578
Pell, Alfred, New York, and Commercial Union Insurance Company, 597
Pendleton, H., Galveston, Removes to Florida, 142
Pendleton, H., Galveston, Unpopular, 200a
Pennsylvania Mutual Life and Non-Forfeiture Law of Massachusetts, 139
Pennsylvania Mutual Life, Chicago Agency, 201, 361
Pennsylvania Mutual Life, Indiana Agency, 308
Pennsylvania Mutual Life, Kentucky Agencies, 308
Pennsylvania Mutual Life, Morris vs., 84
Pennsylvania Mutual Life, New York Agency Removed 245a
Pennsylvania Mutual Life, Sketch of, 244a
Pennsylvania, Fire and Marine Insurance in, 147, 441
Pennsylvania Fire Insurance Company, 77
Pennsylvania Fire Insurance Company, Sketch of, 301
Pennsylvania, Life Insurance in, 442
Pennsylvania, Tax Suits in, Decided Against Companies, 201
Pennsylvania, Taxes in, 84b
Pennsylvania Underwriters, Festivities of the, 357
Peoples Fire, New Orleans, Re-elects President, 468
Peoples Fire, Newark, New York Agency Removed, 245a
Peoples Fire, Newark, not Failed, 642
"People's Life Assurance Society," St. Joseph, Missouri, Effort to Organize, 250
Perry, Alfred, Pensioned, 349
"Persimmons" Answers Travelers Record, 573
"Persimmons," Joke of Travelers Record on, 531
Personal Liability of Directors, 227, 626
Personal Liability of Directors, "Per-Simmons" on, 627
Peoples Savings Institution, Newark, Failed, 642
Peoples, Trenton, Cincinnati Agency, 642
Petersburg Savings Insurance Company, Atlanta Agency, 399
Petersburg Savings Insurance Company, Special Agent, 295
Peterson, P. S., Philadelphia, Large Insurance on, 139
Pfaff, J., and the Alliance, Boston, 139
Phenix Fire, Brooklyn, Galveston Agency, 79
Phenix Fire, Brooklyn, Milwaukee Agency, 531
Phenix Fire, Brooklyn, Re-elects Officers, 255
Phenix Fire, Brooklyn, Sketch of, 86
Philadelphia Board, Cataleptic, 297
Philadelphia Board Changes Quarters, 77
Philadelphia Companies, Dividends by, 297
Philadelphia Fire Appoints Secretary, 40
Philadelphia Fire Examined by Michigan Department, 531
Philadelphia Fire, Secretary Resigns, 40
Philadelphia Fire, New York Agency, 597
Philadelphia Insurance Patrol, 76
Philadelphia Letter, 25, 76, 139, 347
Philadelphia, Novel Insurance in, 39
Phœnix Fire, Hartford, Declares Dividend, 517, 573
Phœnix Fire, Hartford, Elects New Directors, 397
Phœnix Fire, Hartford, New York Agency, 293
Phœnix Fire, St. Louis, Decides to Continue Business, 454
Phœnix Fire, St. Louis, Examination of, 296
Phœnix Fire, St. Louis, Litigation Against, 296
Phœnix Mutual Life, Death of Actuary, 522a
Phœnix Mutual Life, Forgery by Providence Agent, 639
Phœnix Mutual Life, Illinois Agency, 204
Phœnix Mutual Life, Inquiry in Reference to, 524
Phœnix Mutual Life, Loss in New Orleans, 26
Phœnix Mutual Life, Missouri and Kansas Agency, 256
Piedmont and Arlington Life in New Orleans, 79
Piedmont and Arlington Life, Louisiana Agency, 91
Pierce, J. S. Indicted for Perjury, 148
Pierce, J. S., Indictment of Quashed, 247
Pierce, James F., Insurance Companies Congratulated on the Election of, 637
Pierson, Henry R., Appointed a Receiver, 204a
Pierson, Receiver, Alleged Conspiracy by, 581
Pierson, Receiver, No Report from, 496
Pierson, Receiver, Report of Condition of Guardian Life, 525b
Pierson, Receiver, Sues Universal Life Officers and others, 405
Pillsbury, Governor, of Minnesota, on Insurance, 83, 84a
Pittsburgh, Anonymous Correspondent from, Cannot be Answered, 79
Pittsburgh Fire Marshal, 201
Planters and Merchants of Mobile, Enters Texas, 142
Plate Glass Insurance Company Asks Protection, 74
Plate Glass Insurance Company, Law in Reference to, 137, 197
Platt, Charles, Philadelphia, Elected to Executive Committee of National Board, 298
Platt, Charles, Philadelphia, to Help Investigate Philadelphia Custom House, 347
Pocket Index, Policyholders', 88
Policyholders' Associations Forming for Protection, 526
Policyholders' Pocket Index, 88
Policyholders' Pocket Index, Extract from, 146a
Porter, John W., Boston, and North British and Mercantile, 85b
Portrait, Thomas M. Alfriend, 602
Portrait, C. W. Bouck, 356
Portrait, Stephen Crowell, Brooklyn, 86
Portait, William G. Crowell, 301
Portrait, Samuel C. Huey, Philadelphia, 244a
Portrait, J. E. Pulsford, Sketch of, 465
Portrait, A. G. Ramsay, 523a
Portrait, Wellington, T. Read, Pennsylvania, 203b
Portrait, Henry Stokes, New York, 144a
Portrait, Benjamin S. Walcott, New York, 34
Potomac Fire, Baltimore, Death of Secretary, 298
Potts, J. Oliver, Globe Life, Drowning of, 467
Poughkeepsie Fire Alarms, 39
Powell, John B., and Knickerbocker Life, 308
Practices, Dangerous, by Fire Insurance Companies, 334
Practices, Reprehensible, 557
Pragst, Ernest, New Orleans, Re-elected President and Presented With Badge, 468
Praiseworthy, 525
Precautions Against Fire, Inadequate in Manufactories, 452
Premium Notes and Loans, 22
Premium Notes, Condition as to, 86b
Premium Promise to Pay as Good as Payment, 86b
Preston, Zephaniah, Hartford, Death of, 294
Price, Commissioner, and St. Louis Mutual Life, 31
Price, Commissioner, "Bleeding" Massachusetts Companies, 23
Price, Commissioner, Inefficiency of, 453
Price, Commissioner, Favorable Report of Investigation of,
Price, Commissioner, Moving Against Life Insurance Companies, 148
Promise to Pay as Good as Payment, 86b
Prospectus, THE SPECTATOR, for 1877, 3
Protection Fire, Connecticut, Suit Against Directors of, 24
"Protection Life" Admitted to Maryland, 298
"Protection Life," and its Frauds, 459
"Protection Life," and its Texas Manager, 519
"Protection Life" Comes to an End, 460
"Protection Life," Former Employes of, Playing the Old Games, 522a
"Protection Life" in Court, 206b
"Protection Life" in Galveston, 295
"Protection Life," Officers of, Indicted, 521a
"Protection Life" Promised End of, 462
"Protection Life," Property of, in Baltimore, Sold for Rent, 452
"Protection Life," Sued by Jasper K. Gooding, 243a
Provident Life and Savings, Inquiry in Reference to, 203a
Provident Life and Savings, Loans on Real Estate, 134a
Provident Life and Savings, Officers' Salaries, 134a
Provident Life and Savings, Seriously Impaired, 353
Pruyn, John V. L., Albany, Death of, 642
Public, The, should be Instructed, 67
Publicity should be given to the Transactions of Life Insurance Companies, 67
Pulsford, J. E., Sketch of, 465
Purdy, Assemblyman, Speech of, Commented on, 206a
Putnam, Israel, Mobile, 40

QUEEN Insurance Company, Gratifying Exhibit by, 355
Queen Insurance Company, St. Louis Agency, 573
Quin, M. & Co., Galveston, Company Transferred to, 200a

RAID, the Latest, on Life Insurance, 144
Ramsay, A. G., Sketch of, 523a
Randall, Milton, New Orleans, and New England Mutual Life, 348
Ranges, Frame, in Maine, 75
Rankin, James M., Opens Office as Adjuster, 201
Rates for Fire Insurance, The Demoralization as to, 493
Rates in Atlanta, 575
Rates in Baltimore, 517
Rates in Boston, 515, 625
Rates in Canada, 349
Rates in Chicago, 91, 151, 245a, 531, 571
Rates in England, How Regulated, 399
Rates in Galveston, 295
Rates in St. Louis, 574
Rates Inadequate, Discussed, 80
Rates, Organize to Sustain, 281
Rates, Tendency of, in Chicago, 412
Ratios Explained and Illustrated, 633
Rauh & Co., Cincinnati, and Guardian, 6 2
Read, Lyttleton S., Baltimore Agent for Travelers, 90
Read, Wellington, T., Sketch of, 203b
Real Estate Loans by Life Companies, Report of to New York Legislature, 134
Real Estate Loans of Life Companies to be Reported, 74
Real Estate Loans in Other States by New York Life Companies, 74
Real Estate Titles, Insurance of, 30
Real Estate Values, State Supervision and, 439
Receivers of Life Companies Doing Very Little, 406
Receivers of Life Companies May Re-Insure, 400
Receivers of Life Companies Very Slow in Doing Their Work, 492
Receivers, Treatise on the Law, by James L. High, 79
Receiverships Objectionable, 71
Reckless Underwriting in Chicago, 522
Records of Real Estate Titles Should be Kept in Fire-Proof Buildings, 582
Redfield, Assignee, vs. Patterson Insurance Company, 86b
Redfield, George E., and German-American Insurance Company, New York, 573
Redfield & Hill and North American Life and Others, 144
Reed Joseph B., Toronto, and Liverpool and London and Globe, 455
Reid, Alexander J., Indicted for Perjury, 555
Re-Insurance in Life Insurance Fraught with Dangers, 126
Re-Insurance not the Best Method of Winding-Up a Life Insurance Company, 21
Re-Insurance, Rate Cutting, in St. Louis, 247
Re-Insured, Insolvent Life Companies Should be, 400
Re-Insured, Life Companies Which Have Been, 332
Registered Policies, Inquiry in Reference to, 633
Relfe, Commissioner, Examining Companies, 296
Relfe, Commissioner, Reminded of Work to do, 353
Relief Fire, New York, Chicago Agency, 308
Relief for Creditors of Bankrupt Life Companies, 493
Remedy, The, for the Present Troubles in Life Insurance, 576
Reminder, A, for Some Underwriters, 520a
Report, Fire and Marine Insurance, in Different States in 1876, 571
Report, Fire and Marine Insurance, in Connecticut, 290
Report, Fire and Marine Insurance in Illinois, 446
Report, Fire and Marine Insurance in Iowa, 445
Report, Fire and Marine Insurance in Kansas, 342, 514
Report, Fire and Marine Insurance in Kentucky, 395
Report, Fire and Marine Insurance in Maine, 290
Report, Fire and Marine Insurance in Maryland, 339
Report, Fire and Marine Insurance in Michigan, 444
Report, Fire and Marine Insurance in Missouri, 512
Report, Fire and Marine Insurance in New Hampshire, 342, 509
Report, Fire and Marine Insurance in New Jersey, 568
Report, Fire and Marine Insurance in New York, 284
Report, Fire and Marine Insurance in Ohio, 510
Report, Fire and Marine Insurance in Pennsylvania, 441
Report, Fire and Marine Insurance in Rhode Island, 513
Report, Fire and Marine Insurance in Wisconsin, 448
Report, Life Insurance in Connecticut, 449
Report, Life Insurance in Illinois, 447
Report, Life Insurance in Iowa, 446
Report, Life Insurance in Kansas, 515
Report, Life Insurance in Kentucky, 396
Report, Life Insurance in Massachusetts, 450
Report, Life Insurance in Michigan, 445
Report, Life Insurance in Minnesota, 443
Report, Life Insurance in Missouri, 513
Report, Life Insurance in New Hampshire, 342, 509
Report, Life Insurance in New Jersey, 571
Report, Life Insurance in New York, 299, 398
Report, Life Insurance in Ohio, 511
Report, Life Insurance in Pennsylvania, 442
Report, Life Insurance in Rhode Island, 514
Report, Life Insurance in Wisconsin, 449
Report, National Board, Eleventh Annual Meeting, 233
Report, National Board, Semi-Annual Meeting, 566
Report, National Insurance Convention, Eighth Session of, 497
Reports from State Insurance Departments would be more Valuable if Published Earlier, 458
Reports, Insurance, to be Published Annually in Illinois, 308
Reports, Life Insurance Companies should make Early, 19
Reprehensible Practices, 557
Republic Fire, Chicago, History of, 407
Republic Life, Failure of, and National Life of the United States, 402
Republic Life, Receiver Appointed for, 304
Republic Life, Receiver, Selling Stock of National Life of United States, 407
Republic Life, Report of Receiver, 598
Republic Life, Troubles of, do Not Affect National Life, 300
Reserves, Distribution of, Not the Best Way to Wind up a Life Insurance Company, 21
Reserves, Life Insurance, Promised Effort to Change in Missouri.
Reserves, Life Insurance, to be Changed in Connecticut, 147
Reserves, Stealing, 125
Residence Fire, Cleveland, Misrepresented by Associated Press Despatch, 460
Resolute, Commerce and Amity, Embarking in Agency Business, 37a
Resolutions in New York Legislature—Chamber of Life Insurance to be Investigated, 191

Resolutions in New York Legislature—Equitable Life to Make Report, 84
Resolutions in New York Legislature—Insurance Committee to Investigate, 135
Resolutions in New York Legislature—Insurance Committee to Procure Statement from Universal and North America Companies, 135
Resolutions in New York Legislature—Insurance Committee to Report Bill, 135, 191
Resolutions in New York Legislature—Officers of Companies Which Have Not Answered Inquiries to be Summoned, 191
Resolutions in New York Legislature—Salaries of Life Insurance Officers to be Reported, 74
Resolutions in New York Legislature—Special Committee to Examine Life Companies, 74
Responsibilities and Duties of Trustees, 123
Responsibility of Life Companies for Deaths by Suicide, 561
Return Premium, Problem, 633
Revere Fire, Boston, Declares Dividend, 77
Revere Fire, Boston, Error in Reference to Stock of, 598
Revere Fire, Boston, Extending Agency Business, 309
Revere Fire, Boston, New York Agency, 255
Review, The London, on American Risks, 352
Review, The London, on Continental Life Failure, 32
Reviews, Fires, their Causes, Prevention and Extinction, 523
Reviews, History of Savings Banks, 523
Rhode Island, Fire and Marine Insurance in, 206*b*, 513
Rhode Island, Life Insurance in, 514
Rhodes, Charles W., Chicago, Sued by Globe Mutual Life, 255
Rhodes, Commissioner, and Commercial Fire, St. Louis, 348
Rhodes, Commissioner, Examining Life Association, 199*a*
Rhodes, Commissioner, Gone West, 516
Rhodes, Commissioner, Losing his Popularity, 451
Rhodes, Commissioner, Narrowly Escapes Death, 255
Rhodes, Commissioner, on Massachusetts Non-forfeiture Law, 139
Rhodes, Commissioner, Reported to Have Views, 404
Rice, Governor, Dined, 40
Rice, Governor, on Insurance, 83, 84*a*
Rice, H. W. & Co., Chicago, and Franklin, New York, 412
Richards, H. F., and North German Fire, Hamburg, 531
Richardson & Sons, Baltimore, and Scottish Commercial, 452
Riche, Charles S., Philadelphia, Death of, 347
Ridgewood Insurance Company Successful, 90
Riots, Loss by, Not to be Paid by Fire Insurance Companies, 522*a*
Risks, American, English View of, 352
Robertson, A. T., and Homestead of Watertown, 361
Robertson, B. H., Chicago, Removes to Washington, 151
Robertson, Henry, New York, Expected to Arrive from Europe, 464
Robertson, J. E., Indianapolis, Elected President, 519
Robinson, Governor, Censured by New York Times Unjustly, 520*a*
Robinson, Governor, Dined, 40
Robinson, Governor, Refuses to Grant Requisition, 303
Robinson, Governor, Rumored Disagreement of, with Superintendent Smyth, 345
Robinson, Governor, Veto of Bill by, 345
Robinson, Mrs. William H., Disappears with Mr. Child, 37*a*
Rockwell, Assemblyman, Speech of, Commented on, 206*a*
Rockwell, W. W., Effort to Appoint, Deputy Superintendent, 293
Rogers, J. P., Indicted for Perjury, 555
Rogers, J. P., Reported to be in Belgium, 467
Rogers, S. G., Death of, 23
Rollo, Charles E., Chicago, Enters New Firm, 304
Rollo, Naghten & Co., Chicago, Dissolve, 204
Rollo, William E & Co., Chicago, and New Hampshire Fire Insurance Company, 531
Rollo, William E. & Co., Chicago, New Firm, 304
Romare, Perdue & Egleston, Atlanta, Increasing Business, 399, 575
Roome, A. P. M., Removed, 245*a*
Rose, L. W., Richmond, Agent Universal Life, 37
Rosendale, S. W., Albany, Appointed Receiver, 206*b*
Ross, Allen R., Albany, Arrested for Violation of the Kerosene Oil Law, 14
Ross, Charles E., St. Louis, and Citizens Insurance Company, 627
Ross, Charles E., St. Louis, Arrested, 202*a*
Ross, Charles E., St. Louis, Company Transferred From, 151
Ross, Charles E., St. Louis, Gains Suit, 296
Ross, Charles E., St. Louis, Removed, 39
Rouse, E. C., Cleveland, Death of, 90, 147
Row, Commissioner, Asking for Legislation, 202*b*
Row, Commissioner, Examines National Life, of the United States, 147
Row, Commissioner, Explains a Law, 524*b*
Row, Commisssoner, Given Extraordinary Power, 457
Royal Canadian, Admitted to New York, 407
Royal Canadian, and its Perplexities, 205*b*
Royal Canadian, and Superintendent Smyth, 398, 400, 401
Royal Canadian, Appoints United States Manager, 355
Royal Canadian Insurance Company, Asks Legislation of Parliament, 151
Royal Canadian, Chicago Agency, 204, 256, 309
Royal Canadian, Examined by New York Insurance Department, 407
Royal Canadian, Excluded from New York, 407
Royal Canadian in Mobile, 27
Royal Canadian in New Orleans, 25, 40
Royal Canadian Pensions Ex-Manager Perry, 349
Royal Canadian, Philadelphia Agency, 139
Royal Canadian, Sues Stockholders for Assessment, 531
Royal Canadian, Trouble in Collecting Assessments on Stock, 519
Royal Canadian, Unfavorable Opinion of, in Baltimore, 248
Royal Insurance Company and its Agency System, 581
Royal Insurance Company and National Board, 85*a*
Royal Insurance Company, Sketch of, 525*a*
Rutgers Insurance Company, New York, Chicago Agency, 412
Ryan, The Confidence Man, in Jail, 78
Ryan, E. E., Chicago, Company Transferred to, 151
Ryan, E. E., Chicago, Gone to California for Health, 40
Ryan, E. E., Returns to Chicago, 412
Ryan, J. Volney, in State Prison, 141

SABINE, A. F., Philadelphia, Loses Agency, 139
Sacramento and the Holly Waterworks, 458, 520
Sateguard Fire, Office Removed, 245*a*
Safeguard Fire, Policy of, Forged, 639
Sagacity of a Life Insurance Officer, 578
Salaries in Life Insurance, 204*a*
Salaries of Life Insurance Officers, 146
Salaries of Life Insurance Officers Reported to New York Legislature, 134
Salaries of Life Insurance Officers to be Reported, 74
San Antonio, Texas, Popular with Specials, 246
San Francisco as a Fire Risk, 232
San Francisco Board, 346
San Francisco Investigated by Hartford Underwriters, 346
San Francisco, Marine Board of Underwriters, Annual Dinner of, 91
San Francisco, Wind Hazard of, 187
Sanford, Ex-Commissioner, on Massachusetts' Non-Forfeiture Law, 136
Sansum, O. B., Digest by, 79
Sartain, Cain, New Orleans, Desires to Abolish Charitable Association, 78
Satterlee, Bostwick & Martin, of New York, 37*a*
Satterlee & Smith, New York, and British America and Atlantic Insurance Companies, 597
Sawdust and Spontaneous Combustion, 201
Saw Mills, Experience with, in St. Louis, 574
Saw Mills, Losses of, in Michigan and Wisconsin, 355
Sawyer, C. F., Elected Secretary, 412
Sawyer & Blake, Boston, and New York Companies, 625
Schell, H. C., Cincinnati, Engages in Local Business, 603, 642
Schenck & Hobbs, Chicago, and Newark Fire, 604
Schermerhorn, George J., Sued by Receiver Grace, 146
Schmidt, W. B., New Orleans, Presented Silver, 78
Schoolhaus, Daniel, Baltimore, and Union Mutual Life, 247
Schoolhaus, Daniel, Baltimore, Resigns, 204
Scott-Uda Ladder, Cleveland to have, 39
Scottish Amicable Life Assurance Society—Its Experience, 180, 188
Scottish Commercial, Atlanta Agency, 575
Scottish Commercial, Baltimore Agency, 452
Scottish Commercial, Boston Agency, 23, 85*b*
Scottish Commercial, Canadian Agency, 603
Scottish Commercial Re-insures St. Louis Company, 407
Scottish Commercial, Sketch of, 203*b*
Scottish Legal Life Assurance Society, 335
Scottish Provincial, Ceased Business in Canada, 467
Scribner, G., Hilton, Sued by Receiver Grace, 146
Sears, W. B., Boston, and Protective Department, 198
Sears, W. B., Boston, will Retain Some of Old Companies, 39
Sears & Bowers, Boston, Business of, Scattered, 77, 85*b*
Sears & Bowers, Boston, Dissolve, 139
Security Insurance Company, New Haven, St. Louis Agency, 360
Security Life and Annuity, 246*a*, 303
Security Life and Annuity, Circular by receiver, 85
Security Life and Annuity, Directors of, 33
Security Life and Annuity in Massachusetts, 24
Security Life and Annuity, Mobile, 141
Security Life and Annuity in New Orleans, 26, 79
Security Life and Annuity in Philadelphia, 25
Security Life and Annuity, Officers Indicted, 85
Security Life and Annuity, Officers not Benefited by the Company, 20
Security Life and Annuity, Receiver Gives Notice, 150
Security Life and Annuity, Stockholders to Return Dividends, 85
Security Life and Annuity *vs.* Elliott, 139
Seguin, Doctor, New York, Recommends better Medical Examiners, 151
Seligman, Benjamin, H., Chicago, Troubled, 40
Selleck, William G., New York, Forms Partnership, 255
Senate, New York, Insurance Committee of, 74
Sensation, A., Spoiled by Fact, 639
Seventh Regiment Armory, Contributions for, 600
Shandrew, F. C., Removes to Columbus, 361
Shaw & Robert *vs.* North British and Mercantile, 573
Shawmut Fire, Boston, Changes Officers, 139
Shawmut Fire, Boston, Elects Directors, 77
Shawmut Fire, Boston, Elects Vice-President, 39
Shawmut Fire, Boston, Winding Up, Discussed, 139
Sherman, Amos, An Instructive Speech by, 85*b*
Sherman, Auditor, Iowa, Giving Official Sanction to Co-Operative Concerns, 354
Sherman, George, New York, Death of, 243*a*, 304
Sherman, Henry B., *vs.* Madison Mutual Insurance Company, 86*b*
Shepherd & Stillman, Oswego, 39
Shipley, Samuel R., Philadelphia, on the Situation, 25
Shippard, J. J., Cleveland, and Meriden Fire, 151
Shoe and Leather Insurance Company, Massachusetts, and Superintendent Price, 23
Short, Henry C., Elected Secretary, 77
Shreveport, Louisiana, and its Insurance Patrol, 467
Shreveport, Louisiana, Lady Agent at, 296
Simmons, T. H., Appointed General Manager, 349
Simpson, Robert, More Zealous than Wise, 300
Simpson, Robert, Withdraws from Controversy, 412
Simpson, Robert, Writes to THE SPECTATOR, 349
Sise, Charles F., Boston, and Royal Canadian, 355
Situation, One of the Demands of the Present, 67
Situation, The Insurance, and THE SPECTATOR, 560
Small Capital in Underwriting, 438, 556
Smith, A. W., Chicago, and Allemannia, Pittsburgh, 91, 467
Smith, Atwood, Philadelphia, 76
Smith, C. W., Louisville, Might be in Better Business, 84*b*
Smith, Cyrus P., Brooklyn, Death of, 151
Smith, D. R., Springfield, goes South, 138
Smith, F. H., Chicago, and Globe Life, 256
Smith, J. W., Waterbury, Sails for Europe, 138
Smith, L. D., Adjuster, Story of, 24
Smith, R. J., Chicago, and His Rate Cutting, 458
Smith, R. J., Chicago, Charged with Cutting Rates, 361
Smith, R. J., Chicago, Deprived of Power by his Company, 458
Smith, T. H., Chicago, and North British and Mercantile, 256
Smith & Crayon, Chicago, and Equitable Life, 151
Smyth, Acting-Superintendent, 72
Smyth, Acting-Superintendent, Requests Investigation, 85
Smyth, John F., Appointed Superintendent, 145
Smyth, John F., History of, 133
Smyth, Superintendent, Alleged Conspiracy Against, 581
Smyth, Superintendent and Atlantic Mutual Life, 299
Smyth, Superintendent, and La Caisse Générale and Royal Canadian, 400
Smyth, Superintendent, and Royal Canadian, 398, 400, 401
Smyth, Superintendent, and Universal Life, 389
Smyth, Superintendent, Compared to a Country Sexton, 404
Smyth, Superintendent, Dissatisfied with Governor Robinson's Veto, 345
Smyth, Superintendent, Gone to Canada, 355
Smyth, Superintendent, has no Jurisdiction over Associations of Individuals, 412
Smyth, Superintendent, not About to Resign, 404
Smyth, Superintendent, Quarrel with the Attorney General, 190, 197, 202*b*
Smyth, Superintendent, Reminded of Power Given by Law, 300
Smyth, Superintendent, Reported Rudeness of, 404
Smyth, Superintendent, Rumored Disagreement of, with Governor Robinson, 345
Smyth, Superintendent, Should Remove Deputy McCall, 458
Smyth, Superintendent, Should Silence Rumors, 580
Smyth, Superintendent, to Remove Deputy McCall, 522*a*
Smyth, William, as a Letter Writer, 230
Smyth, William, Recommended to Repent, 243*a*
Solicitors, A Good Time for, to Work, 334
Solicitors, What Life Insurance Officers and, Should Do, 386
Southern Hotel Fire, The, 250
Southern Hotel, St. Louis Adjustment of Loss on, 245*a*, 247
Southern Hotel, St. Louis, Destruction of, 246
Southern Hotel, St. Louis, Difficulties in Adjusting Loss by, 348
Southern Hotel, St. Louis, Insurance on, 245*a*
Southern Life Insurance Association, Fourth Annual Convention of, 464
Southern Mutual Life Examined, 205*b*
Southwestern Life Insurance Company, Texas, in Hands of Receiver, 79
Southwick, S. H., Chicago, Agent of New York City Insurance Company, 150
Southwich, S. H., Chicago, and Paterson Fire, 642
Special Agent, The, 389, 440, 496, 564, 619
Special Agent, The, J. M. DeC., Discussed, 631
Special Committee to be Appointed to Examine Life Companies, of New York, 74
Special Committee, Useless, 81
SPECTATOR, THE, Accusations Against, Withdrawn, 80
SPECTATOR, THE, and the Insurance Situation, 560
SPECTATOR, THE, Eagerly Sought for in Baltimore, 199*a*
SPECTATOR'S, THE, Life Chart, Extract from, 146*a*
SPECTATOR, THE, Promises for 1877, 27
SPECTATOR, THE, Prospectus for 1877, 3
SPECTATOR, THE, Receives Congratulatory Letters, 27
Speech, An Instructive, 85*b*
Spontaneous Combustion, Was It? 76
Springer, J. E., Indianapolis, Appointed General Agent, 90
Springfield Fire and Marine, Milwaukee Agency, 531
St. John Calamity, The, 350
St. John, Effort to Establish Equitable Rates in, 455
St. John Fire, Lessons of, in Canada, 398
St. John, Great Fire in, 350
St. John, Materials for Rebuilding, Purchased in Boston, 467
St. John, Story of the Great Fire in, 603
St. John, Tariff Established in, 519
St. Joseph, Effort to Organize Co-operative Concern, 250
St. Joseph Fire and Marine, Milwaukee Agency, 531
St. Joseph, Tendency of Business in, 468
St. Louis, Amusing Dispatch in Reference to Bankrupt Companies in, 460
St. Louis Board, 296
St. Louis Bridge Fire, 201*a*
St. Louis, Burning of Steamer at, 518
St. Louis, Closed Fire Insurance Companies in, 407
St. Louis, Effect in, of Action of National Board, 296
St. Louis, Excitement About Re-insurance of Companies, 573
St. Louis, Fierce Competition in, 517
St. Louis, Fires and Adjustments in, 243
St. Louis, Fires in, 201*a*, 246, 295, 626
St. Louis Fire Insurance Companies more Profitable than Life Companies, 603
St. Louis, Fire Insurance Companies Withdrawing from, 454
St. Louis Insurance Companies Discontinuing Business, 453
St. Louis Letter, 20*a*, 246, 295, 358, 442, 517, 573, 626
St. Louis Life Insurance, Troubles in, 148
St. Louis, Litigation of Life Companies in, 517, 627
St. Louis Mutual Life, The, 31
St. Louis Mutual Life and a Receivership, 31
St. Louis Mutual Life, Failure in New Orleans, 142
St. Louis Mutual Life, Pamphlet on, by Kentucky Commissioner, 83
St. Louis, Rates in, 574
St. Louis, Re-insurance of Companies, 573
St. Louis Salvage Corps, Successes of, 454
St. Louis, "Underground" Insurance in, 518
St. Louis, Violation of Building Law in, 39
St. Paul Fire and Marine, St. Louis Agency, 296
St. Paul, Minnesota, Volunteer Fire Department Disbanded, 603
Staaden, Nicholas, Chicago, Death of, 256
Staaden, Nicholas, Chicago, May Not be Punished, 40
Stadacona Insurance Company Sues Stockholders for Assessment, 531
Standard Fire, New York, and Surplus Low, 213*a*
Standard Fire, New York, Boston Agency, 625
Standard Fire, New York, Removes Office, 243*a*, 245*a*
Standart, Charles W., Death of Wife of, 201
Standart, Charles W., Forms New Connection, 531
Standart, Charles W., Indebtedness of, to Brewers and Maltsters, 524*b*
Stanford, Leland, President, San Francisco, Resigns, 39
Star Fire, New York, Boston Agency, 625
Star Fire, New York, Withdraws from Michigan, 151
Startling Exhibit, A, 526*a*, 555
State Adjusters, Appointment of, Recommended in Chicago, 467
State Fire, Chicago, History of, 407

State Fire, La Porte, Indiana, Dead, 404
State Fire, La Porte, Indiana, End of, 642
State Fire, La Porte, Indiana, Winding up, 603
State Insurance Company, Missouri, Assignee Makes Dividend, 39
State Investment Insurance Company, California, Statement of, 206b
State Reports, 458
State Supervision, 387
State Supervision a Failure, 279, 332
State Supervision and Real Estate Values, 439
State Supervision, Another Laurel for, 457
State Supervision, "Conservative" on, 399
State Supervision Entitled to Credit, 127
State Supervision, Inconsistencies of, 401
State Supervison, Mr. Finch on, 81
State Supervison, New York Times Agrees With THE SPECTATOR, 337
State Supervision Not to be Implicitly Relied Upon, 19
State Supervision on Trial, 127
State Supervision, "Persimmons" on, 398
State Supervision, Powerlessness of, 403
Statistics of Fire Insurance Companies, 87
Statistics of Fires, 86a, 127
Stealing Reserves, 16, 125
Steamboiler Insurance Company Contemplated in Massachusetts, 151
Stearns, N. A., Rochester, and Lancashire Insurance Company 597
Stedman, Commissioner, Acts of, Should be Investigated, 401
Stedman, Commissioner, and Ben. Noyes, 582
Stedman, Commissioner, Neglected his Duty, 401
Stedman, Commissioner, Removal of, Suggested, 467
Stedwell, J.H., New Jersey Mutual Life, Reported in London, 467
Stevenson, J. M., Pittsfield, and George D. Dutton, 308
Stevenson, James E., Appointed Pittsburg Fire Marshal, 201
Stillman, George R., Philadelphia, Captain of Fire Patrol, 297
Stock Exchange, Montreal, Effort by, to Suppress Stock Gambling by Clerks, 85
Stock Exchange, New York, Should Try to Prevent Stock Gambling by Clerks, 85
Stockdell, H. C., Atlantic and Petersburg Savings Insurance Company, 295
Stockdell, H. C., Atlanta, Leaves Georgia Home, 248
Stocks and Dividends, Fire Insurance, 409, 410, 599
Stocks, Insurance, 38a, 88, 148, 247a, 305, 359, 408, 525, 602, 640
Stocks, Speculation in, by Clerks, 70
Stokes, Henry, Sketch of, 144a
Stonewall Insurance Company, Death of President, 27
Stonewall Insurance Company, Election of President, 27
Stowe, J. N., Galveston, 79
Straight & Lyman, and Merchants Insurance Company, 201
Straight & Lyman, Chicago, and Rutgers Insurance Company, New York, 412
Strikers, Not All, 143
Strive to Prevent Lapses and Surrenders, 181
Stuart, John M., Death of, 86a
Stupidity of Springfield, (Illinois,) Newspaper Correspondent, 204
Sublette, W. W., Secretary, Complimented, 201a
Sudlow, Charles E., Cincinnati, Large Business of, 360
Suffolk Mutual, Boston, Decided to Close up, 77, 83b, 90
Suggestion, A, to Life Insurance Companies, 526
Suhr *vs.* Home Life, 199a
Suicide, and Life Insurance, 69
Suicide, Decisions in Reference to, 85b, 561, 582
Suicide, Life Insurance Companies Should Not Pay for Deaths by, 582
Suicide, Responsibility of Life Companies for Deaths by, 561
Suicide, Supreme Court Decision in Reference to, Published as News, 582
Sun Fire, Cleveland, Retirement of, Regretted, 33
Sun Fire, Philadelphia, Examined by Michigan Department, 531
Sun Fire, Philadelphia, Withdraws from Maryland, 347
Sun Mutual Life, Canada, Sued for Libel by Globe Life, New York, 603
Sun Mutual, New Orleans, and President Day, 26
Sun Mutual, New Orleans, Statement of, 78
Sun Newspaper, Makes Unwarranted Statement, 36
Superintendent of Insurance in Missouri, Difficulty in Appointing, 202a
Superintendents and Commissioners of Insurance to Have Mass Meeting, 404
Supervision of Insurance by Congress Suggested, 577
Surplus Law, The, 182
Surplus of Fire Insurance Companies Reduced, 526
Surplus of Life Insurance Companies, 22
Surrender Values, 182
Surrender Values, Practice of New York Life Companies, Inquiry in Reference to, 349
Susquehanna Mutual Brings Libel Suit, 40
Sutton, James, Tried for Perjury and Acquitted, 145a
Sweetser, Isaac, and Boston Protective Department, 23, 198
Swindling Insurance Agent Caught, 83b
Switzerland Marine Insurance Company, Western Agency, 361
Syracuse, New Use of Fire Department in, 642

TALENT Wasted, 206a
Tallmadge, L. C., Washington, Removes to Chicago, 309
Tariff Abolished, 206b
Tariff Association, A, 282
Tariff Combination of Great Britain, 242
Tate, J. M., Elected Secretary of Virginia State Fire, 603
Taxes in Pennsylvania, 84b
Taxes Paid by Insurance Companies in Maine, 201
Taylor & Danne, Mobile, Purchase Business, 141
Teall, E. M., Chicago, and Citizens Insurance Company, St. Louis, 31
Teall, E. M., Chicago, and Firemens Fund, New York, 412
Temple, T. J., New York, and La Caisse Générale, 85b
Ten Years of Life Insurance, 597
Tennessee and Deposit Laws, 145
Terrell, G. W., Louisiana, 81
Testimony, the, of the Secretary of the Chamber of Life Insurance
Teutonia Insurance Company, Statement of, 78
Teutonia Mutual Life Fraudulent, 204
Texas Banking and Insurance Company Extending Business, 295
Texas, Congressional Appropriation Asked For to Improve Red River, 603
Texas, Large Fires in, 79
The New Insurance Superintendent of New York, 146
Theatre Burned in Chicago, 577
Theatre Managers Experimenting on Fire-Proof Scenery, 84
Theatres, Opera Houses, and Museums Burned in the United States, 35
They Should be Punished, 123
Thomas, J. W., Elected Vice-President, 37a
Thomas, John L. B., Promoted, 77
Thompson, Charles, San Jose, California, Arrested for Incendiarism, 467
Thompson, Colin H., New York, Appointed Receiver, 91
Thornton, President, on Massachusetts Non-Forfeiture Law, 139
Tice, Weather Prophet, St. Louis, 295
Tiffany, H. C. & Company, Chicago, and Trade Insurance Company, New Jersey, 603
Tilton and Teather and the United States Life, 33
Time for Him to Retire, 458
Times, The New York, Makes an Apology, 80
Tobacco, A Paper of, P. F. K., M.D., 620
Tobacco, Paper on, by A. M. Cunningham, 355
Tobey, Senator, Laid Away by his Fellow Citizens, 637
Tobey, Senator, Practicing Law, 404
Tobey, Senator, Rumored Appointment of, 250
Tomlinson, Henry T., Memphis, Tennessee, Death of, 150
Tone, a Change of, 28
Tontine Insurance, Inquiry in Reference to 248
Tooley Street Tailors, 206b
Toronto, Fires in, 90
Torrey, Samuel W., Belknap Against, 144
Tousley, M. G., Pursuing the Old "Protection" Game, 531
Town, S. & Son, Aurora, Illinois, Make an Assignment, 90
Townsend, Joseph L., New York, Death of, 603
Trade Fire, New Jersey, Chicago Agency, 603
Trade Fire, New Jersey, Retires from Michigan, 598
Traders, Chicago, Amusing Story in Reference to Secretary of, 603
Traders, Chicago, Declares Dividend, 201
Traders, Chicago, Losing Money, 460
Traders, Chicago, Removes, 201
Traders, Chicago, Shows Decreasing Surplus, 412
Tradesmans, New York, Resumes Chicago Agency, 151
Trans-Atlantic Fire, Hamburg, Chicago Agency, 531
Trans-Atlantic Fire, Hamburg, Deposit by, in New York, 532
Trans-Atlantic Fire, Hamburg, Extending its American Business, 464
Trans-Atlantic Fire, Hamburg, St. Louis Agency, 531
Trans-Atlantic Marine, Berlin, Montreal Agency, 255
Traps Baited With Orphan, 519a
Travelers, Hartford, Boston Office Removed, 198
Travelers, Hartford, Baltimore Agent Appointed, 90
Travelers, Hartford, Death of Baltimore Agent, 90
Travelers, Hartford, Galveston Agency, 200a
Travelers, Hartford, Milwaukee Agency, 26
Travelers, Hartford, New York Office Removed, 245a, 357
Travelers Record Answered by "Persimmons," 573
Travelers Record, Joke on "Persimmons," 531
Travis, A. C., St. Louis, Company Transferred to, 151
Treasurer of Church Guilty of Embezzlement, 67
Treatment, The, of Insolvent Life Insurance Companies, 21, 71, 400, 491, 619
Tribune, Chicago, Copies Article from THE SPECTATOR, 250
Tribune, Chicago, Unbecoming Demand by,
Tribune, New York, a Victim of a Joke, 33
Tribune, New York, Secures "Beat"
Troubles in Life Insurance, the Remedy for the Present, 576
Trowbridge, S. W., Retires, 139
Truair, T. S., Syracuse, Appointed Superintendent, 255
Trustees, Responsibilities and Duties of, 123
Tucker, T. W., Boston, and Protective Department, 23, 198
Tucker, T. W., Boston, Elected President, 77
Tyler, E. B., Complimented by Former Superior Officer—President Hayes, 360
Tyler, Maria L., Sued by Receiver Grace, 146

Underground Insurance in Illinois, 40
"Underground" Insurance in New York, 519a
Underwriters, A Suggestion for, 33
Underwriters Agency of New York in Mobile, 27
Underwriters Association of the Northwest Composed of Able Men, 522a
Underwriters Association of the Northwest, Eighth Annual Meeting, 498
Underwriters Association of the Northwest, Hartford Representatives at, 573
Underwriters Association of the South, Sixth Annual Meeting, 255, 294
Underwriters Association, New York, Chicago Agent, 39
Underwriters Association, New York Formed, 37a
Underwriters, Atlanta, Board of, Election of Officers, 37a
Underwriters, Atlanta, Story of, Contradicted, 578
Underwriter, Baltimore, and Chronicle, New York, 147
Underwriters, Lake, Cheerful, 40
Underwriters Life Association of Ohio, Fifth Annual Meeting of, 343
Underwriters Union, Boston, Annual Meeting of, 23
Underwriting, Small Capital in, 556, 578
Unfaithful Guardianship, 337
Union Central Life, and Robert Simpson, 300, 412
Union Central Life and the Attacks Upon It, 204b
Union Central Life Appoints Superintendent, 204
Union Central Life Begins Libel Suit, 84
Union Central Life Examined, 151
Union Central Life Gets Mutual Benefit Agent, 308
Union Fire and Marine, Galveston, Extending Business, 295
Union Fire and Marine, Galveston, Reinsurance Galveston Fire, 531
Union Fire, Ottawa, Appoints General Manager, 349
Union Insurance Company, California, Statement of, 205b
Union Insurance Company, Cincinnati Forms Combination, 39
Union Mutual Life, Annual Statement of, 199a
Union Mutual Life, Baltimore Agency, 247
Union Mutual Life, Inquiry in Reference to, 633
Union Mutual Life, Ohio Agency, 360
Union Mutual Life, Philanthropy of, 526
Union Mutual Life, President's Report, 204b
Union Mutual Life, Wisconsin Agency, 531
Union Trust Company Deceived by Forged Check, 85
United States Fire, St. Louis, Reinsured, 40
United States Life and Its Enemies, 83b
United States Life and Mr. Baldwin, 85
United States Life, and the Citizen Soldiers, 403
United States Life and Tilton and Teather, 33
United States Life, Baltimore Agency, 247
United States Life, Examination of,
United States Life, Loans on Real Estate, 134
United States Life, Northwestern Agency, 204
United States Life, Officers' Salaries, 134
United States Life, Philanthropy of, 526
United States Life, President Buell of, 50
United States Life, Result of Examination, 30
United States Railroad Mutual Life Insurance Association Nearing Its End, 532
United States Review, The, Misapprehends THE SPECTATOR's Purpose, 402
United States Supreme Court, Decision by, 85b
Universal Life and Its Real Estate Investments, 384
Universal Life and the New York Department, 381
Universal Life Asks Further Time, 639
Universal Life, Condition of the, 384, 389
Universal Life, Effort to Ascertain Value of Real Estate of, 464
Universal Life, Effort to Avoid Receivership, 523b, 524
Universal Life, Errors in Management of, 144
Universal Life, Litigation Against, 41
Universal Life Loans on Real Estate, 134
Universal Life, No Doubt About Its Solvency, 144
Universal Life, Officers Not Charged With Dishonesty, 385
Universal Life, Officers Salaries, 134
Universal Life, Officers Sued by Receiver Pierson, 405
Universal Life, Resolution Requiring Statement from, 135
Universal Life, Richmond Agent, 39
Universal Life, Suspicious Delay in Announcing Examination of, 354
Universal Life, To be Sued, 524
Unwarranted Alarm, 67
Useful Committee, A, 19, 36
Useless Brokers, 143
Usury, 616

VALUABLE Lessons Easy to be Learned, 124
van Schaick, A. G., Chicago, Resigns Agency, 201
Van Tine, W. H., Cleveland, Appointed to Agencies, 360
Various Governors on Insurance, 82
Vermont Life Insurance Company and its New Building, 642
Vernon Brothers, Detroit, Resume Agency of New England Mutual Life, 412
Veto in Reference to Married Women, by the Governor of New York, 293
Veto in Reference to Payments for Examinations of Companies, by Governor of New York, 345
Veto in Reference to Plate Glass Insurance Companies, by Governor of New York, 245
Virginia Fire and Marine, Vacancy in Secretaryship, 40
Virginia Fire and Marine, Re-insures Mississippi Business, 412
Virginia Fire and Marine Withdraws from Maryland, 347
Virginia State Insurance Company Elects Secretary, 40, 603
Virginia State Insurance Company, Chicago Agency, 150, 531
Virginia State Legislature, 37a
Vital Statistics of New York, 35
Volunteer Fire Department, of New York, Benevolent Fund, Law in Reference to, 197

WAGNER, GEORGE E. and Massachusetts Mutual Life, 531
Wagner, George E., Appointed General Agent, 40
Wagner, George E., Removes to Chicago, 90
Wagner, George E., Secretary Resigns, 40
Wailes, Commissioner, Recommendation of, 33
Walcott, Benjamin S., 34
Walker, Douglass, Assaults Thomas F. Clark, 147
Walker, William, Belknap against, 144
Walker & Boyd, Atlanta and the British America, 399, 574
Walkley, J. C., and his Bad Management, 383
Walkley, J. C., and the Charter Oak Life, 401
Walkey, President, Responsibility of for Charter Oak Troubles, 353
Wall Street, Speculation in, by Clerks, 70
Wallace, William H., Elected Vice-President, 300
Waller, Robert A., Chicago, and Firemens Trust, New York, 225
Waller, Robert A., Chicago, and Franklin Fire, Indianapolis, 90
Waller, Robert A., Chicago, and Relief Fire, 308
Walter, Ellwood, New York, Death of, 304
War, Policy Issued Before, Must be Paid, 40
Warbrick, Willam, Albany, and Capital City Insurance Company, 204
Warfield, R. Emory, Elected Secretary, 598
Warner, John M., and Union Mutual Life, 531
Warner & Hale, Milwaukee, Dissolve, 531
Warning, A, to Trespassers, 520a
Warranties, the Rule as to, 86b
Warranties, What Are? 86b
Warren, William E., New York, Death of, 90
Warren & Case, Chicago, Charged with Cutting Rates, 361
Washburn, G. A., and the Connecticut Fire Insurance Company, 198
Washburn, Isaac, Boston, Violating Law, 77
Washington Life and the Citizen Soldiers, 403
Washington Life, Loans on Real Estate, 134
Washington Life, Officers' Salaries, 134
Washington Life, Result of Examination of, 85
Waste, How, Results, from the Methods of Winding Up Life Insurance Companies, 21
Water Supply of New York, Promised Increase of, 37a
Watertown Fire and its Western Business, 412
Watertown Fire, Asks Amendments to Charter, 74
Watertown Fire, Charter of, Amended, 293
Watertown, How Incendiarism is Understood in, 642

Weak Company, A, and its Vicious Plan Come to Grief, 249
Wearing Apparel Discovered by an Adjuster, 24
Webster, C. T., Hartford, Employed by Charter Oak Life, 467, 516
Weed, Corydon, Bloomington, Illinois, Bankruptcy of, 639
Wehle, Theodore, New York, Company Transferred to, 255
Wehle, Theodore, New York, Office Removed, 245*a*
Weil & Van Dyck, Milwaukee, Buy Agency Business, 248, 531
Weil & Youngblood, Evansville, Indiana, and New York Life, 642
Weir, S. T., Chicago, and Phœnix Mutual Life, 204
Welch, Mayor, Topeka, and Southern Hotel Fire, 256
Welch, Superintendent, and Fire Statistics, 127
Welch, Superintendent, Recommends Plan for Protecting Policyholders, 521*a*
Welch, Superintendent, Threatened Impeachment of, 90
Wells, George E., Boston, Death of, 516
West, Douglas, New Orleans, and Royal Canadian, 40
Westchester Fire, Mobile Agency, 40
Western Assurance Company, Toronto, Annual Meeting of, 519
Western Assurance Company, Toronto, Chicago Agency, 204
Western Assurance Company, Toronto, Employe of Arrested for Forgery, 603
Western Assurance Company Toronto, Milwaukee Agency, 248
Western Assurance Company, Toronto, New York Agency, 531
Western Insurance Company, Cincinnati, Secretary of, A Defaulter, 642
Western Insurance Company, Pittsburgh, New Building of, 246*a*
Western Insurance Journal Questions Accuracy of Statement in THE SPECTATOR, 458
Western New York Life Insurance Company, Loans on Real Estate, 134
Western New York Life Insurance Company, Officer's Salaries, 134
Wetmore, Theodore, R., Indicted for Perjury and Grand Larceny, 85, 555
What have Insurance Companies been doing with their Money? 521
What Life Insurance Companies should do without Delay, 388
What Life Insurance Officers and Solicitors should do, 386
What is a Burning Fluid? 231, 283
What is Wrong in Life Insurance? 228
What Started the Fire, 72
What to do with Insolvent Life Companies, 400, 491
What will Result, 249
Whipp, Frank, Milwaukee, and Western Assurance Company, 248
Whipp, Frank, Milwaukee, Dissolves Partnership, 78
White, Henry B., and Boston Protective Department, 198
White Plains, Taxpayers Refusing to Purchase Steam Engine, 91
White, Mr. Samuel, Chipper and Gay, 402
White, Samuel H., and His Bad Management, 384
White, Samuel H., and the Charter Oak Life, 401
White, Vice-President and Treasurer, Responsibility of, for Charter Oak Troubles, 352
Whiting, William D., Examining Massachusetts Companies, 531
Whitmore, C. D., Death of, 75
Whitner, John A., Elected Secretary and Treasurer, 37*a*
Why Do We Burn Napthalized Gas? 336
Wickham, Receiver, Consults Directors, 33
Wickham, Receiver, Gives Notice, 150
Wickham, Receiver, Ready to Pay Dividend, 406
Wickham, William H., Appointed Receiver Security Life and Annuity, 20
Widow, A. Wily, Leads a Life Insurance Agent Astray, 84*b*
Widow in Boston with Peculiar Taste, 77
Widows and Orphans Benefit Life, Loans on Real Estate, 314
Wiggin, E. R., and the Charter Oak Life, 383
Wiggin, "Judge," and Hartford People, 526
Wiggin, "Judge," said by Hartford Courant to be Worse than a Burglar, 402
Wiggin, "Judge," to Remove from Hartford, 637
Williams, Henry B., Boston, Arrested, 151
Williams, Isaac, Balimore, Death of, 298
Willis, William, Virginia, Elected Secretary, 40
Wilson, John O., Interesting Paper Read by, at Meeting of Northwestern Association, 604
Wilson, John O., Chicago, Makes Appointments, 40
Wilson, John O., Chicago Office Removed, 245*a*
Winchester, J., Marshall, Baltimore, Death of, 598
Wind, 202*b*
Wind Hazard, 187
Winding-up a Life Insurance Company, How to Avoid, 126
Winding-up an Insolvent Life Company, Plan for, 84
Winkebrich Spaptiong to Have a Branch in New York, 642
Winnesheik Insurance Company, Note Given to, must be Paid, 151
Winston, President, and the Soldiers, 403
Wise and Timely, 32
Wisconsin, Fire Insurance in, 448
Wisconsin, Life Insurance in, 449
Witkowsky & Affeld, and Trans-Atlantic Insurance Company, 53
Wood, George W., Chicago, and Homestead, Watertown, 412
Wood, Lester, E., Cincinnati Changes Companies, 360
Woods, Justis O., and the American Popular Management, 636
Woods, Major Robert M., Insurance Superintendent, Illinois, Enforcing Laws, 40
Wood's Museum, Chicago, Wild-Cat Companies on, 626
Woodford, Alfred S., Hartford, Death of, 522*a*
Woodworth, Frederic, Baltimore, Death of, 201
Word, A, with the Heads of Insurance Departments, 15
Word, An Earnest, to Life Insurance Managers, 18
World Mutual Life, Boos *vs.*, 86*b*
World Mutual Life, Loans on Real Estate, 134
World Mutual Life Officers to be Summoned to Albany, 191
World Mutual Life, Receiver Appointed, 206*b*
Wrecked Life Company, The Melancholy Story of A, 558
Wright, Elizur and his Family Bank, 199*a*
Wright, Elizur, Attacks Mr. Lewis' Paper, 243*a*
Wright, Elizur, Deceived by New Jersey Mutual, 458
Wright, Elizur, Latest Publication by, 519*a*
Wright, Elizur, Makes Wonderful Proposition, 636
Wright, Elizur, on Massachusetts Non-Forfeiture Law,
Wright, Elizur, Repudiates Forged Letter, 298
Wright, Elizur, Slandered (?) 243*a*
Wright, Elizur, Writes to Albany Insurance Committee, 193

YOUNG, William & Co., Cincinnati, Get New Companies and Remove Office, 642